

CLAIM NO. 351

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Dowling College	Case No. 16-75545
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* P - D C O - P O C / 1 *

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Your Claim is Scheduled As Follows:

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.")
Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	ALEX NAPPER		
	Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	4 No	Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?		Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	ALEX NAPPER		
	Name	Name	
	4 DUNDEE CT		
	Number Street	Number Street	
	MARLBORO, NJ 07746-1758		
	City	State	ZIP Code
	City State ZIP Code		
	(917) 613-8610		
	Contact phone _____		
	Contact email LITTLEA1066@YAHOO.COM		
	Contact email _____		
4. Does this claim amend one already filed	4 No	Filed on _____ MM/DD/YYYY	
	Yes. Claim number on court claims registry (if known) _____		
5. Do you know if anyone else has filed a proo of claim for this claim?	4 No	Yes. Who made the earlier filing? _____	

* P - D C O - P O C / 2 *

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7. How much is the claim?	\$ 27,000.00	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Wrongful termination of education	
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No Yes. The claim is secured by a lien on property.	<p>Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. Motor vehicle Other. Describe: _____</p> <p>Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded).</p> <p>Value of property: \$ _____</p> <p>Amount of the claim that is secured: \$ 0.00</p> <p>Amount of the claim that is unsecured: \$ 27,000.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)</p> <p>Amount necessary to cure any default as of the date of the petition: \$ _____</p> <p>Annual Interest Rate (when case was filed) _____ Fixed Variable</p>
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No Yes. Identify the property: _____	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
		Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____
		Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____
		Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____
		Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____
		Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

* P - D C O - P O C / 3 *

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/08/2017

MM / DD / YYYY

Alex Napper

Signature

Print the name of the person who is completing and signing this claim:

Name

Alex Napper

First name

Middle name

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

4 Dundee Court

Number Street

MARLBORO, NJ 07746

City

State

ZIP Code

Contact phone

(917) 613-8610

Email **littlea1066@yahoo.com**

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

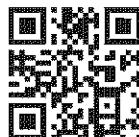
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form



ALEX N NAPPER

You are currently paid ahead on your loan below, so the Current Amount Due is less than the Scheduled Payment Amount.

While you are only required to pay the Current Amount Due, paying any additional amount may result in paying less interest over the life of the loan and paying off the loan sooner.

Billing Summary

Loan Number : 5852-5000-1275-2304
Customer Identification Number : 9703392938
Billing Period : 01/22/17 to 02/21/17

Activity Summary

Previous Billing Statement Balance	\$25,872.87
Current Billing Period Interest & Fees (+)	\$183.17
Payments Since Last Bill (-)	\$0.00
Current Balance	\$26,056.04

Payment Information

Payment Information	
Past Due Amount (Pay Now)	\$0.00
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to	
Avoid Late Fee	03/03/17
Current Amount Due	\$0.00
Current Amount Due Date	03/16/17
Pay Current + Past Due Amount by this Date to Avoid Additional Late Fee	03/31/17
Unpaid Fees	\$0.00
Total Amount Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$0.00

Please see the back of this Billing Statement for important information about account terms relating to payments, credit reporting, and how to contact us.

Loan Summary as of 02/21/2017

Transaction Activity Summary

Transaction Effective Date	Transactions Description	Amount
02/21/17	*ACCRUED INTEREST*	\$183.17

1045 L4H 001 7 21 170221 0 PAGE 1 of 3 10 9108 0000 1093



Loan Number	Due Date	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due	Amount Enclosed
5852-5000-1275-2304	03/16/17	\$0.00	\$0.00	\$0.00	\$0.00	

Make checks payable to Sallie Mae

(U.S. Currency only - Do not send cash)

GARY NAPPER
1030 COLLINGSWOOD DR
HARRISBURG PA 17109-5327

SALLIE MAE
P. O. BOX 8377
PHILADELPHIA PA 19101-8377

Cosigner Billing Statement

Create or log in to your account at SallieMae.com to enroll in automatic debit or make a one-time secure online payment.

SallieMae.com

Make your payments quickly & securely online.

Making your payments

To ensure accurate and timely processing of your payment, follow the instructions below.

Automatic Debit: To enroll, log in or create an account online at SallieMae.com. Each month, we'll automatically debit the Current Amount Due from the designated bank account on the Current Amount Due Date (or next business day in the event of a weekend or holiday).

Paying Online: Create or log in to your account at SallieMae.com to make a one-time secure online payment.

Paying by Phone: Make automated payments by calling Customer Service at the number listed below.

Paying by Mail: Submit individual payments with the applicable 16-digit Loan Number for each loan you have cosigned, along with the remittance slip. Please make your check or money order payable to Sallie Mae, and mail your payments to the Cosigner Payment Address. We cannot process instructions written on the check or remittance slip.

Third-Party Bill-Pay Service: Third-party bill-pay services may include payment services offered by your financial institution. Provide your third-party bill-pay service with the Cosigner Payment Address, P.O. Box 8377, and your 16-digit Loan Number. Ensure your payment is directed to Sallie Mae. Cosigners must submit individual payments for each loan they have cosigned.

Remember! Payments made online or by phone prior to 5 p.m. ET Monday through Saturday will be effective that day. Payments made after 5 p.m. ET or on Sunday, will be effective the next business day. However, payments may not be reflected in your Transaction History for 2-4 days. If you're paying by mail or through a third-party bill-pay service, allow at least 7-10 days before your due date for your payment to be credited in time.

Payment processing

Cosigners receive separate billing statements for each loan they have cosigned, and must submit individual payments.

If you do not pay the Current Amount Due (and any Past Due Amount) on the billing statement, your loan may become delinquent, may be subject to a late fee, and/or may be reported to the consumer reporting agencies.

If you submit a payment(s) intended to pay multiple loans you cosigned, but include a single remittance slip, the payment will only be allocated to the loan identified on the remittance slip. Any other loans you cosigned may become delinquent, may be subject to a late fee, and/or may be reported to the consumer reporting agencies.

If you are a cosigner on multiple loans and wish to allocate your payment(s) across multiple loans, make your payment(s) at SallieMae.com. If you mail your payment(s), you must clearly write your instructions on a **separate piece of paper**, including any applicable 16-digit Loan Number and the amount you want allocated to each loan.

We cannot process instructions written on the check or remittance slip. If your payment is received without a remittance slip or instructions, we may review any information available to us to post the payment. Please note, third-party bill-pay services do not allow you to provide instructions. If your payment has not been processed as you intended, please call Customer Service at the number listed below.

Unlike a cosigner billing statement, a borrower billing statement may contain multiple loans. To learn how borrower payments are allocated across multiple loans, visit SallieMae.com/allocation for more detailed information, including illustrative examples.

Payment application

Payments are applied to a loan based on the terms of the Promissory Note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Current Principal. You may not designate a different method for applying payments. If you would like to pay more towards the Current Principal of your loan, all Unpaid Fees and Unpaid Interest must be satisfied first.

Pay ahead

If you are enrolled in auto debit, the pay ahead feature will be automatically suspended. Any amount that was paid ahead at the time of enrollment will remain applied to the Current Balance of your loan, but will no longer reduce the amount of future payments.

If you are not enrolled in auto debit, then under the pay ahead feature of your loan, paying more than the Current Amount Due (and any Past Due Amount) in the current billing period will reduce the Current Amount Due in the following billing period(s). For example, if your loan is current and the Current Amount Due in both January and February is \$100, making a \$200 payment in January would satisfy the Current Amount Due for both months. Although your February billing statement will reflect a Current Amount Due of \$0, paying any amount that month may reduce the Total Loan Cost. The Scheduled Payment Amount on the February billing statement shows what the Current Amount Due would have been if your loan was not paid ahead. If you prefer not to have overpayments reduce the Current Amount Due in the following billing period(s), please contact us to have the pay ahead feature turned off.

Regardless of whether or not the pay ahead feature is used, an overpayment is applied to the Current Balance and effective the day it is received. You may pay any part of your loan at any time without penalty.

Definitions

Loan Number: The 16-digit Loan Number on your billing statement refers to a specific loan. The last four digits of this number should match the Loan ID in the Loan Information section on your billing statement.

Current Amount Due: The amount you are required to pay each month until the loan is paid in full. The Current Amount Due may vary each month. If your loan is paid ahead, the Current Amount Due will be less than the Scheduled Payment Amount.

Scheduled Payment Amount: Displayed in the Loan Summary on your billing statement. If your loan is not paid ahead, the Current Amount Due and the Scheduled Payment Amount will be the same. If your loan is paid ahead, the Scheduled Payment Amount shows you what the Current Amount Due would have been if your loan was not paid ahead.

Current Balance: The sum of the Unpaid Fees, Unpaid Interest, and Current Principal. The Current Balance does not reflect a payoff amount. On your billing statement, the Current Balance shown is calculated as of the end date of the Billing Period reflected on the billing statement. If you log in to your account at SallieMae.com, or access our automated phone system, the Current Balance provided is calculated as of the prior day and includes all credits (e.g., payments) and debits (e.g., disbursements) since your last billing statement.

Need more information?

Refer to our Glossary of Terms at

SallieMae.com/Student-Loans/Managing-Your-Loans/Payment-Basics/Glossary.

Frequently asked questions

What does "Interest Rate (F/V)" on the statement represent?

F indicates a fixed interest rate, V indicates a variable interest rate. A fixed interest rate stays the same for the life of the loan. A variable interest rate may go up or down due to an increase or decrease in the loan's index. The interest rate reflected on the billing statement for your loan may be temporarily reduced due to the application of borrower benefits, repayment incentives, or Servicemembers Civil Relief Act requirements.

What are the most common fees charged?

You may be charged a late fee (refer to the due dates on the front of the billing statement to avoid late fees). A returned check fee may be charged when a payment does not clear the bank for any reason, including insufficient funds.

What should I do if my payment has not been processed as I intended?

When you receive your next billing statement, if your payment has not been processed as you intended, please call Customer Service at the number listed below.

Important disclosures

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Sallie Mae, P.O. Box 3228, Wilmington, DE 19804-0228, with a description of the alleged dispute and the remedy sought. As provided in the Promissory Note, Sallie Mae reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: In addition to being assessed a late fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your payments on time. Late payments may also be reported to consumer reporting agencies and may negatively impact your credit report.

Electronic Check Processing: When you provide a check as payment, you authorize us to follow our standard practice and use information from your check to make a one-time electronic fund transfer from your account. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. In certain unusual circumstances, such as for technical or processing reasons, we may instead process your payment as a check transaction.

Contact information

Customer Service

800-472-5543 (800-4-SALLIE)

Fax: 855-756-0011 • International: 302-451-0546

Monday through Thursday 8 a.m. – 9 p.m., Friday 8 a.m. – 8 p.m., and Saturday 9 a.m. – 6 p.m. ET

Cosigner Payment Address

Sallie Mae, P.O. Box 8377, Philadelphia, PA 19101-8377

Correspondence Address

Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319

We support our troops!

Servicemembers, please call us at 855-534-2668 or visit us online at SallieMae.com/Military to learn more about your benefits.

Important Messages

Download the Sallie Mae mobile app.

Make and manage your student loan payments anytime, anywhere from your mobile device.

Use quick pay to easily pay multiple loans in one session.

See loan details: Current Balance, Total Amount Due, interest rate, and more.

View payment history, including recent transactions.

Get your payment confirmation in real-time.

Pay by Phone!

For your convenience, you can now make an automated, same day payment by calling us at 800-4-SALLIE (800-472-5543). Payments made prior to 5 p.m.

ET Monday through Saturday will be effective that day. Payments made after 5 p.m. ET or on Sunday, will be effective the next business day.

Enroll in automatic debit today. It's the easiest, most convenient way to make your payments. Enroll online at SallieMae.com.

CLAIM NO. 442

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Case No.
Dowling College 16-75545



IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0200837725 01000130



ALEXANDROS RODITIS
31 PICKWICK DRIVE
COMMACK NY 11725

FILED - 00442
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

Your Claim Is Scheduled As Follows:



If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

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Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Alexandros Roditis</u> Name of the current creditor (the person or entity to be paid for this claim)		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No	Other names the creditor used with the debtor <u>Navient Department of Education</u>	
3. Where should notices and payments to the creditor be sent?	<input type="checkbox"/> Where should notices to the creditor be sent? <u>Alexandros Roditis</u> Name <u>31 Pickwick Drive</u> Number Street <u>Commack NY 11725</u> City State ZIP Code	<input type="checkbox"/> Where should payments to the creditor be sent? (if different) <u>Navient-U.S. Department of Education</u> Name <u>P.O. BOX 740351</u> Number Street <u>Atlanta GA 30374-0351</u> City State ZIP Code	
	Contact phone <u>(631) 704-5259</u>	Contact phone <u>800-722-1300</u>	
	Contact email <u>a.Roditis90@gmail.com</u>	Contact email _____	
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No	Filed on <u>03/08/2017</u>	
	<input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes. Who made the earlier filing? _____	


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>5 5 4 5</u>													
7. How much is the claim?	\$ <u>26,316.67</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).												
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.													
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>Student loan</u>													
	Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)													
	Value of property: \$ _____													
	Amount of the claim that is secured: \$ _____													
	Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)													
	Amount necessary to cure any default as of the date of the petition: \$ _____													
	Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable													
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____													
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____													
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply: Amount entitled to priority <table> <tr> <td>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</td> <td><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____</td> </tr> <tr> <td></td> <td><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____</td> </tr> </table>		A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____		<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____		<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____		<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____		<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____		<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____													
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	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____													
	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____													

*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.


Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/09/2017

MM / DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name

Alexandros

First name

Roditis

Last name

Title

Student

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

31 Pickwick Drive

Number

Street

COMMACK

NY

11725

City

State

ZIP Code

Contact phone

(631) 704-5259

Email:

a.Roditis590@gmail.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
 THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form. Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.) Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

We've enhanced your online experience with more information and tools. Learn about Repayment Options today > ALEXANDROS RODITIS
Account # 9511675722

Log Out

Message Profile Learn

Account Summary

Make a Payment

Auto Pay

Loan Details

Account History

Repayment Options

Inbox/Upload

Tools & Requests

Tax Statements

Help Center

DID YOU KNOW CONGRESS
SETS INTEREST RATES ON
FEDERAL STUDENT LOANS?



Learn More About Your Interest Rate

All Loan Details As of 03/12/2017 (ET)

Loan

All Loans

Print

Total Current Balance: \$26,319.86

All Loan Details

Loan ▾

Current Balance Interest Rate ▾ Due Date ▾

1-01 Direct Loan - Subsidized	\$3,551.35	4.660%	03/15/2017
1-02 Direct Loan - Unsubsidized	\$6,657.41	4.660%	03/15/2017
1-03 Direct Loan - Subsidized	\$2,029.35	4.660%	03/15/2017
1-04 Direct Loan - Unsubsidized	\$1,109.16	4.660%	03/15/2017
1-05 Direct Loan - Subsidized	\$5,574.30	4.290%	03/15/2017
1-06 Direct Loan - Unsubsidized	\$7,398.29	4.290%	03/15/2017

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----x
In re

Chapter 11

DOWLING COLLEGE,
f/d/b/a DOWLING INSTITUTE,
f/d/b/a DOWLING COLLEGE ALUMNI
ASSOCIATION,
f/d/b/a CECOM,
a/k/a DOWLING COLLEGE, INC.,

Case No. 16-75545 (REG)

Debtor.
-----x

**NOTICE OF DEADLINE REQUIRING FILING OF PROOFS OF
CLAIM ON OR BEFORE MARCH 10, 2017 (GENERAL BAR DATE)
AND MAY 30, 2017 (GOVERNMENTAL BAR DATE)**

TO ALL PERSONS AND ENTITIES WITH CLAIMS AGAINST DOWLING COLLEGE:

The United States Bankruptcy Court for the Eastern District of New York, having jurisdiction over Dowling College ("Dowling" or the "Debtor") in the above captioned chapter 11 case (the "Chapter 11 Case"), entered an order (the "Bar Date Order") establishing **March 10, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date for each person or entity (including, without limitation, individuals, partnerships, corporations, joint ventures, and trusts) to file a proof of claim based on prepetition claims against the Debtor (the "General Bar Date"); and (ii) **May 30, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date and time for each governmental unit (as defined in Section 101(27) of the title 11 of the United States Code (the "Bankruptcy Code")) to file a proof of claim based on prepetition claims against the Debtor (the "Governmental Bar Date" and, together with the General Bar Date, the "Bar Dates").

The Bar Dates and the procedures set forth below for filing proofs of claim apply to all claims against the Debtor that arose prior to November 29, 2016 (the "Petition Date"), the date on which the Debtor commenced a case under chapter 11 of the Bankruptcy Code, except for those

holders of the claims listed in Section 4 below that are specifically excluded from the Bar Date filing requirement.

1. WHO MUST FILE A PROOF OF CLAIM

You MUST file a proof of claim to vote on a Chapter 11 plan filed by the Debtor or to share in distributions from the Debtor's bankruptcy estate if you have a claim that arose prior to the Petition Date, and it is not one of the types of claim described in Section 4 below. Claims based on acts or omissions of the Debtor that occurred before the Petition Date, including, without limitation, those that may be entitled to administrative claim status pursuant to 503(b)(9) must be filed on or prior to the Bar Date, even if such claims are not now fixed, liquidated or certain or did not mature or become fixed, liquidated or certain before the Petition Date.

Under Section 101(5) of the Bankruptcy Code and as used in this Notice, the word "claim" means: (a) a right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or (b) a right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

2. WHAT TO FILE

Your filed Proof of Claim must be in the form annexed to this notice or otherwise conform substantially to Official Form No. B410, which can be viewed at <http://www.uscourts.gov/forms/bankruptcy-forms>. Additional Proof of Claim Forms can be obtained at the Debtor's Claims Agent Website at <http://cases.gardencitygroup.com/dco>.

The proof of claim form must be **signed** by the claimant or, if the claimant is not an individual, by an authorized agent of the claimant. It must be written in English and be denominated in United States currency. You must attach to your completed proof of claim any documents on which the claim is based (if voluminous, attach a summary).

Your proof of claim form shall not contain complete social security numbers or taxpayer identification numbers (only the last four digits), a complete birth date (only the year), the name of a minor (only the minor's initials) or a financial account number (only the last four digits of such financial account).

3. WHEN AND WHERE TO FILE

Except as provided for herein, all proofs of claim must be filed so as to be **actually received on or before** the applicable Bar Date.

To file a proof of claim, you must submit your claim either (i) electronically by utilizing the Online Portal that can be accessed at Debtor's Court-appointed Claims Agent's website: <http://www.gardencitygroup.com/cases/dco> or (ii) by delivering the original proof of claim either by U.S. Postal Service mail or overnight delivery on the Debtor's Court appointed Claims Agent or the Bankruptcy Court at:

IF BY FIRST CLASS MAIL:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, OH 43017-5542

OR

IF BY HAND DELIVERY OR OVERNIGHT MAIL:

Dowling College Case Administration

c/o GCG
5151 Blazer Parkway, Suite A
Dublin, Ohio 43017

OR

IF BY HAND DELIVERY:

United States Bankruptcy Court, EDNY
Alfonse D'Amato U.S. Courthouse
290 Federal Plaza
Central Islip, New York 11722
Attn: Clerk of the Court

Each Proof of Claim shall be deemed timely filed only if (i) the proof of claim is submitted electronically, so as to be actually received by GCG on or before the applicable Bar Date, by using the Online Portal, or (ii) the Proof of Claim is mailed or delivered so as to be actually received by the Debtor's court approved claims agent, GCG, or by the Court, on or before the applicable Bar Date at the address listed herein.

ANY CREDITOR THAT ELECTRONICALLY FILES A PROOF OF CLAIM SHALL RETAIN SUCH PROOF OF CLAIM (AND SUPPORTING DOCUMENTS) WITH AN ORIGINAL SIGNATURE FOR A PERIOD OF NOT LESS THAN TWO (2) YEARS FROM THE DATE THE PROOF OF CLAIM IS ELECTRONICALLY FILED.

Except as expressly permitted in the context of electronic submission via the Online Portal, proofs of claim sent by facsimile, telecopy or electronic mail transmission will not be accepted.

4. WHO NEED NOT FILE A PROOF OF CLAIM

You do **not** need to file a proof of claim on or before the applicable Bar Date if you are:

- (a) A person or entity that has already filed a proof of claim against the Debtor in this case with the Clerk of the Bankruptcy Court for the Eastern District of New York in a form substantially similar to Official Bankruptcy Form No. B410;
- (b) A person or entity whose claim is listed on the Schedules of Assets and Liabilities filed by the Debtor (collectively, the "Schedules") [Docket Entry No. 93] if (i) the claim is not scheduled as "disputed," "contingent," or "unliquidated" and (ii) you agree with the amount, nature and priority of the claim as set forth in the Schedules;
- (c) A holder of a claim that has already been allowed in this case by order of the Court;
- (d) A holder of a claim for which a different deadline for filing a proof of claim in this case has already been fixed by this Court;
- (e) A holder of a claim allowable under Sections 503(b), other than a claim entitled to administrative priority pursuant to Sections 503(b)(9) and 507(a)(2) of the Bankruptcy Code as an expense of administration of the Debtor's estate; or
- (f) Any person or entity whose claim is limited exclusively to the repayment of principal, interest and other fees and expenses (a "Debt Claim") under the agreements governing any syndicated credit facility or debt security (including, without limitation, any municipal, taxable or tax-exempt bond) issued by or for the benefit of the Debtor pursuant to an indenture (together, the "Debt Instruments"); *provided, however,* that (i) the foregoing exclusion in this subparagraph shall not apply to the administrative agent under the applicable credit facility or the indenture trustee under the applicable indenture (each, a "Debt Representative"), (ii) each Debt Representative shall be authorized to and required to file a single proof of claim, on or before the General Bar Date, on account of all Debt Claims against the Debtor under the applicable Debt Instruments and (iii) any holder of a

Debt Claim, wishing to assert a claim, other than a Debt Claim, arising out of or relating to a Debt Instrument, shall be required to file a proof of claim with respect to such claim on or before the General Bar Date, unless another exception identified herein applies. In addition, with respect to claims filed by any indenture trustee under the applicable indenture, such claimants need not attach copies of the documents evidencing and/or securing the claims.

If you are a holder of an equity interest in the Debtor, you need not file a proof of interest with respect to the ownership of such equity interest at this time. But, if you assert a claim against the Debtor, including a claim relating to your equity interest or the purchase or sale of that interest you must file a proof of claim on or prior to the applicable Bar Date in accordance with the procedures set forth in this Notice.

This Notice is being sent to many persons and entities that have had some relationship with or have done business with the Debtor but may not have an unpaid claim against the Debtor. The fact that you have received this Notice does not mean that you have a claim, or that the Debtor or the Court believes that you have a claim against the Debtor.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

If you have a claim arising out of the rejection of an executory contract or unexpired lease as to which the order authorizing such rejection is dated on or before January 13, 2017, the date of entry of the Bar Date Order, you must file a proof of claim based on such rejection on or before the later of the applicable Bar Date or the date that is 30 days after the date of the order authorizing such rejection. Any person or entity that has a claim arising from the rejection of an executory contract or unexpired lease, as to which the order is dated after the date of entry of the Bar Date Order, you must file a proof of claim with respect to such claim by the later of 30 days

after the effective date of such rejection or such other date fixed by the Court in the applicable order authorizing rejection of such contract or lease.

6. CONSEQUENCES OF FAILURE TO FILE A PROOF OF CLAIM BY THE APPLICABLE BAR DATE

ANY HOLDER OF A CLAIM THAT IS NOT EXCEPTED FROM THE REQUIREMENTS OF THIS ORDER, AS SET FORTH IN SECTION 4 ABOVE, AND THAT FAILS TO TIMELY FILE A PROOF OF CLAIM IN THE APPROPRIATE FORM, WILL BE BARRED FROM ASSERTING ITS CLAIM AGAINST THE DEBTOR AND ITS CHAPTER 11 ESTATE, VOTING ON ANY PLAN OF LIQUIDATION FILED IN THIS CASE, AND PARTICIPATING IN ANY DISTRIBUTION IN THE DEBTOR'S CHAPTER 11 CASE ON ACCOUNT OF THAT CLAIM.

7. THE DEBTOR'S SCHEDULES AND ACCESS THERETO

You may be listed as the holder of a claim against the Debtor in the Debtor's Schedules. If you agree with the nature, amount and status of your claim as listed in the Debtor's Schedules, and if your claim is not described as "disputed," "contingent," or "unliquidated," you do not need to file a proof of claim. Otherwise, you must file a proof of claim before the applicable Bar Date in accordance with the procedures set forth in this Notice.

Copies of the Debtor's Schedules are available for inspection on the Court's Internet Website at <http://www.nyeb.uscourts.gov>. A login and password to the Court's Public Access to Electronic Court Records ("PACER") are required to access this information and can be obtained through the PACER Service Center at <http://www.pacer.gov>. Copies of the Debtor's Schedules may also be examined on the Website of the Debtor's Claims Agent at <http://cases.gardencitygroup.com/dco> or, between the hours of 9:00 a.m. and 4:30 p.m., Monday

through Friday at the Office of the Clerk of the Bankruptcy Court, Alfonse M. D'Amato U.S. Courthouse, 290 Federal Plaza, Central Islip, NY 11722. Copies of the Debtor's Schedules may also be obtained by written request to the Debtor's Claim Agent at the address set forth below:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, Ohio 43017-5542

If you are unsure about any of these matters, including whether you should file a proof of claim, you may wish to consult an attorney.

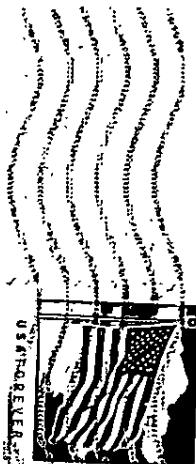
Dated: New York, New York
January 13, 2017

BY ORDER OF THE COURT

COUNSEL FOR THE DEBTOR AND DEBTOR IN POSSESSION
KLESTADT WINTERS JURELLER SOUTHARD & STEVENS, LLP
200 WEST 41ST STREET, 17TH FLOOR
NEW YORK, NEW YORK 10036
212.972.3000

Alexandros Roditis
31 Pickwick Drive
Commack, NY 11725

Long Island NY 11725
13 MAR 2012 RMA S T



Dowling College Case Administration
C/O GCG 5151 Blazer Parkway
Suite A Dublin, Ohio 43017

CLAIM NO. 340

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Case No.
Dowling College 16-75545



IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0200839277 01000145



ALISSA VISCO
316 REVIVO AVE
SHIRLEY NY 11967

Your Claim is Scheduled As Follows:



Proof of Claim

Official Form 410*

FILED - 00340
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. CROSSMAN

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?

Wells fargo

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor _____

2. Has this claim been acquired from someone else?

No

Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?

Where should notices to the creditor be sent?

Where should payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Wells fargo

Name _____

Number _____ Street _____

City _____ State _____

ZIP Code _____

City _____ State _____ ZIP Code _____

Contact phone _____

Contact phone _____

Contact email _____

wellsfargo@connect.
wellsfargobemail.com

Name _____

Number _____ Street _____

City _____

State _____

ZIP Code _____

City _____

State _____

ZIP Code _____

Contact phone _____

Contact phone _____

Contact email _____

teachers education
association 10an

4. Does this claim amend one already filed?

No

Yes. Claim number on court claims registry (if known) _____

Filed on _____

MM/DD/YYYY

5. Do you know if anyone else has filed a proof of claim for this claim?

No

Yes. Who made the earlier filing? _____


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>5109</u>		
7. How much is the claim?	Total \$ <u>14,500 (\$12,000)</u> Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A). In loans Teachers Education - \$5,000 Wells - \$7,000		
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.		
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded). Value of property: \$ _____ Amount of the claim that is secured: \$ _____ Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ _____ Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable		
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____		
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____		
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply: A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority. <table border="0"> <tr> <td><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. _____ </td> <td>Amount entitled to priority \$ _____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____</td> </tr> </table>	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). <input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). <input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). <input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. _____	Amount entitled to priority \$ _____ \$ _____ \$ _____ \$ _____ \$ _____ \$ _____
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*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.


Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/02/2017
MM DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name

Alissa Marie Visco

First name

Middle name

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

Number

Street

316 Revere Ave

City

State

ZIP Code

Contact phone

631-457-3630

Email

AVisco93@gmail.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410**Instructions for Proof of Claim**

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.**
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the *Proof of Claim* form and any attached documents.

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

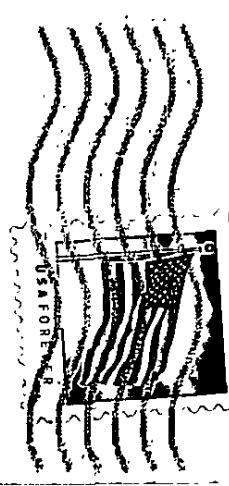
Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

Alissa Visco
310 Period Ave
Shirley, NY 11967

LONG ISLAND, NY 117

02 MAR 2017 PM 8:1



Dwelling College Case Administration
C106C69
P.O. Box 10342
Dublin Ohio 43017-5542

CLAIM NO. 462

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Dowling College	Case No. 16-75545
------------------------------------	----------------------

* P - D C O - P O C / 1 *

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Your Claim is Scheduled As Follows:

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.")
Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	ALIYAH MCDONALD		
	Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	4 No	Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?		Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	ALIYAH MCDONALD		
	Name	Name	
	22 SAUNDERS LANE		
	Number Street	Number Street	
	HACKETTSTOWN, NJ 07840		
	City	State	ZIP Code
	Contact phone (570) 856-9133		
	Contact phone _____		
	Contact email ARMCODNALD1228@GMAIL.COM		
	Contact email _____		
4. Does this claim amend one already filed	4 No	Filed on _____ MM/DD/YYYY	
	Yes. Claim number on court claims registry (if known) _____		
5. Do you know if anyone else has filed a proo of claim for this claim?	4 No	Yes. Who made the earlier filing? _____	

* P - D C O - P O C / 2 *

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7. How much is the claim?	\$ 0.00	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. Current student when institution closed.	
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No Yes. The claim is secured by a lien on property.	Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____
Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded).		
Value of property: \$ _____ Amount of the claim that is secured: \$ 0.00 Amount of the claim that is unsecured: \$ 0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)		
Amount necessary to cure any default as of the date of the petition: \$ _____		
Annual Interest Rate (when case was filed) _____ Fixed Variable		
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No Yes. Identify the property: _____	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
		Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____
		Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____
		Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____
		Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____
		Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

* P - D C O - P O C / 3 *

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 04/02/2017

MM / DD / YYYY

Aliyah McDonald

Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Aliyah McDonald</u>		
	First name	Middle name	Last name
Title	<u>Miss</u>		
Company	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	Number	Street	
	<u>22 SAUNDERS LANE</u>		
	City	State	ZIP Code
Contact phone	(570) 730-1606	Email	<u>armcdonald1228@gmail.com</u>

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THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

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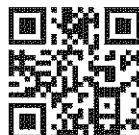
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How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
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- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



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Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Do not file these instructions with your form

CLAIM NO. 180

Claim # 180

Electronically Filed: 02/10/2017

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor:	Case No.
Dowling College	16-75545



Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	ANGEL RODRIGUEZ		
	Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)	
	ANGEL RODRIGUEZ		
	Name _____ 1902 GABRIEL ARCHER LN Number Street		
	City _____ State _____ ZIP Code _____		
	Name _____ Number Street		
	City _____ State _____ ZIP Code _____		
	Contact phone _____		
	Contact phone _____		
	Contact email <u>ANGELR06@YAHOO.COM</u>		
	Contact email _____		
4. Does this claim amend one already filed	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____		
	Filed on _____ MM/DD/YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>6 5 0 9</u>		
7. How much is the claim?	<u>\$ 59,268.46</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).		
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. MONEY LOANED, SERVICES PERFORMED			
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____			
	Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded).			
	Value of property: \$ _____ Amount of the claim that is secured: \$ <u>0.00</u> Amount of the claim that is unsecured: \$ <u>59,268.46</u> (The sum of the secured and unsecured amounts should match the amount in line 7.)			
	Amount necessary to cure any default as of the date of the petition: \$ _____			
	Annual Interest Rate (when case was filed) _____ Fixed Variable			
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____			
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____			
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply: A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority. <table border="0"> <tr> <td style="vertical-align: top;"> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). Contributions to an employee benefit plan. 1 U.S.C. § 507(a)(5). Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. </td> <td style="vertical-align: top; text-align: right;"> Amount entitled to priority _____ _____ _____ _____ _____ _____ _____ _____ </td> </tr> </table>		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). Contributions to an employee benefit plan. 1 U.S.C. § 507(a)(5). Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	Amount entitled to priority _____ _____ _____ _____ _____ _____ _____ _____
Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). Contributions to an employee benefit plan. 1 U.S.C. § 507(a)(5). Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.	Amount entitled to priority _____ _____ _____ _____ _____ _____ _____ _____			

*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.


Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/10/2017

MM / DD / YYYY

Angel Rodriguez

Signature

Print the name of the person who is completing and signing this claim:

Name

Angel Rodriguez

First name

Middle name

Last name

Title

.....

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

1902 GABRIEL ARCHER LN

Number Street

HAMPTON, VA 23665

City

State

ZIP Code

Contact phone

(202) 603-0236

Email ANGELR06@YAHOO.COM

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS:
IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.
- Attach any supporting documents to this form.
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.
- A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write *A.B., a minor child (John Doe, parent, 123 Main St., City, State)*. See Bankruptcy Rule 9037.

Confirmation that the claim has been fil

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/doc.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form



Education Financial Services
 P.O. Box 5185
 Sioux Falls, SD 57117-5185
 1-800-658-3567
 FAX: 1-800-456-0561

October 3, 2016

REPAYMENT SCHEDULE

Account Number: 18970-31474
 Loan Number(s): CP0001

Lender name:

Wells Fargo Education Financial Services
 PO Box 5185
 Sioux Falls, SD 57117-5185

Borrower name: ANGEL E RODRIGUEZ III
Cosigner name: ANGEL L RODRIGUEZ JR

Date of first disbursement	Original disbursement amount	Current principal balance	Balance including unpaid interest
09/03/15	\$24,000.00	\$24,000.00	\$26,621.01
Interest Rate (weighted average)			
10.740%			

YOUR PAYMENT SCHEDULE (WHICH MAY CHANGE) WILL BE:

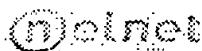
When payments are due (monthly beginning):	Number of payments:	Payment amount:	Estimated total to be repaid:
12/17/16	180	\$298.24	\$53,683.20

Late Fees are assessed on loans in accordance with the terms of your Loan Request/Consumer Credit Agreement (Promissory Note).

This Repayment Schedule is provided in conjunction with your Loan Request/Consumer Credit Agreement (Promissory Note). You must repay your loan(s), following the scheduled payments described above, in accordance with all the terms and conditions of your Loan Request/Consumer Credit Agreement (Promissory Note). This document does not replace the original Loan Request/Consumer Credit Agreement (Promissory Note) and it does not relieve any cosigners from their responsibility on the loan. The lender of the loan may accept any payment, even if it is delinquent, without waiving any of its rights as lender. If you fail to make any scheduled payment as described above when it is due, the unpaid balance will become immediately due and payable at the option of the lender.

For information regarding your loan(s) as it relates to applying your payments, fees, and billing statement, please go to wellsfargo.com/student/payment-billing-fees-questions.

If you are having trouble making your payments, contact your lender immediately. Late payments can tarnish your credit rating and may result in collection actions against you. This type of history can make it difficult to get new loans.



November 12, 2016

ANGEL E RODRIGUEZ
20. CHANCELLOR PARK DR
MAYS LANDING, NJ, 08330-2049

Account(s):

• E897983470

Dear ANGEL E RODRIGUEZ:

The following detailed information pertains to your loan(s) at Nelnet.

Account Summary

Regular monthly payment amount

\$57.35

Past due amount

\$0.00

Due date

12/18/2016

Capitalized interest

\$0.00

Outstanding principal balance

\$5,500.00

Accrued interest

\$85.26

Outstanding fees

\$0.00

Current balance

\$5,585.26

Department of Education Loan Summary

Group ID	Loan ID	Loan Type	Status	Original Loan Amount	Outstanding Principal Balance	Interest Rate	First Disbursement Date	Consumer Account Number
A	1	DIRECT SUB	GRACE	\$3,500.00	\$3,500.00	4.29%	08/31/2015	*****
B	2	DIRECT UNSUB	GRACE	\$2,000.00	\$2,000.00	4.29%	08/31/2015	*****

If you need additional information, please visit our website at Nelnet.com (<http://www.nelnet.com>) or call us toll-free at 888.486.4722. We're here to help you reach your goals.

CLAIM NO. 463

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Case No.
Dowling College 16-75545



IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Your Claim is Scheduled As Follows:

DC00200846358 01000216



ANGELINA LEE
1 SENECA CT
DIX HILLS NY 11746



FILED - 00463

EASTERN DISTRICT OF NEW YORK

DOWLING COLLEGE

16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>Angelina Lee</u> Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? Name Number Street City State ZIP Code	Where should payments to the creditor be sent? (if different) Name Number Street City State ZIP Code	
	<u>Angelina Lee</u> <u>1 Seneca Ct</u> <u>Dix Hills NY 11746</u> Contact phone <u>631-387-3861</u> Contact email <u>peace68x0@verizon.net</u>		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____	
7. How much is the claim?	\$ <u>7,090^{b9}</u>	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.	
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____	
	Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)	
	Value of property: \$ _____	
	Amount of the claim that is secured: \$ _____	
	Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)	
	Amount necessary to cure any default as of the date of the petition: \$ _____	
	Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply: _____	
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).		\$ _____
<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).		\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).		\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).		\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).		\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies.		\$ _____

*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.



Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor. *I am a student p giv tuition*
 I am the creditor's attorney or authorized agent. *for my classmate*

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date _____
 MM / DD / YYYY



Signature

Print the name of the person who is completing and signing this claim:

Name	First name	Middle name	Last name
------	------------	-------------	-----------

Title			
-------	--	--	--

Company	Identify the corporate servicer as the company if the authorized agent is a servicer.		
---------	---	--	--

Address	Number	Street	
---------	--------	--------	--

City	State	ZIP Code
------	-------	----------

Contact phone	City/Zip code	Email
---------------	---------------	-------

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
 THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410**Instructions for Proof of Claim**

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.**
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth. See Bankruptcy Rule 9037.**
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian. For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.**

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

-----x
In re : Chapter 11
DOWLING COLLEGE, :
f/d/b/a DOWLING INSTITUTE, : Case No. 16-75545 (REG)
f/d/b/a DOWLING COLLEGE ALUMNI :
ASSOCIATION, :
f/d/b/a CECOM, :
a/k/a DOWLING COLLEGE, INC., :
Debtor. :
-----x

**NOTICE OF DEADLINE REQUIRING FILING OF PROOFS OF
CLAIM ON OR BEFORE MARCH 10, 2017 (GENERAL BAR DATE)
AND MAY 30, 2017 (GOVERNMENTAL BAR DATE)**

TO ALL PERSONS AND ENTITIES WITH CLAIMS AGAINST DOWLING COLLEGE:

The United States Bankruptcy Court for the Eastern District of New York, having jurisdiction over Dowling College (“Dowling” or the “Debtor”) in the above captioned chapter 11 case (the “Chapter 11 Case”), entered an order (the “Bar Date Order”) establishing **March 10, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date for each person or entity (including, without limitation, individuals, partnerships, corporations, joint ventures, and trusts) to file a proof of claim based on prepetition claims against the Debtor (the “General Bar Date”); and (ii) **May 30, 2017 at 5:00 p.m. (prevailing Eastern Time)** as the last date and time for each governmental unit (as defined in Section 101(27) of the title 11 of the United States Code (the “Bankruptcy Code”)) to file a proof of claim based on prepetition claims against the Debtor (the “Governmental Bar Date” and, together with the General Bar Date, the “Bar Dates”).

The Bar Dates and the procedures set forth below for filing proofs of claim apply to all claims against the Debtor that arose prior to November 29, 2016 (the “Petition Date”), the date on which the Debtor commenced a case under chapter 11 of the Bankruptcy Code, except for those

holders of the claims listed in Section 4 below that are specifically excluded from the Bar Date filing requirement.

1. WHO MUST FILE A PROOF OF CLAIM

You MUST file a proof of claim to vote on a Chapter 11 plan filed by the Debtor or to share in distributions from the Debtor's bankruptcy estate if you have a claim that arose prior to the Petition Date, and it is not one of the types of claim described in Section 4 below. Claims based on acts or omissions of the Debtor that occurred before the Petition Date, including, without limitation, those that may be entitled to administrative claim status pursuant to 503(b)(9), must be filed on or prior to the Bar Date, even if such claims are not now fixed, liquidated or certain or did not mature or become fixed, liquidated or certain before the Petition Date.

Under Section 101(5) of the Bankruptcy Code and as used in this Notice, the word "claim" means: (a) a right to payment, whether or not such right is reduced to judgment, liquidated, unliquidated, fixed, contingent, matured, unmatured, disputed, undisputed, legal, equitable, secured, or unsecured; or (b) a right to an equitable remedy for breach of performance if such breach gives rise to a right to payment, whether or not such right to an equitable remedy is reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured or unsecured.

2. WHAT TO FILE

Your filed Proof of Claim must be in the form annexed to this notice or otherwise conform substantially to Official Form No. B410, which can be viewed at <http://www.uscourts.gov/forms/bankruptcy-forms>. Additional Proof of Claim Forms can be obtained at the Debtor's Claims Agent Website at <http://cases.gardencitygroup.com/dco>.

c/o GCG
5151 Blazer Parkway, Suite A
Dublin, Ohio 43017

OR

IF BY HAND DELIVERY:

United States Bankruptcy Court, EDNY
Alfonse D'Amato U.S. Courthouse
290 Federal Plaza
Central Islip, New York 11722
Attn: Clerk of the Court

Each Proof of Claim shall be deemed timely filed only if (i) the proof of claim is submitted electronically, so as to be actually received by GCG on or before the applicable Bar Date, by using the Online Portal, or (ii) the Proof of Claim is mailed or delivered so as to be actually received by the Debtor's court approved claims agent, GCG, or by the Court, on or before the applicable Bar Date at the address listed herein.

ANY CREDITOR THAT ELECTRONICALLY FILES A PROOF OF CLAIM SHALL RETAIN SUCH PROOF OF CLAIM (AND SUPPORTING DOCUMENTS) WITH AN ORIGINAL SIGNATURE FOR A PERIOD OF NOT LESS THAN TWO (2) YEARS FROM THE DATE THE PROOF OF CLAIM IS ELECTRONICALLY FILED.

Except as expressly permitted in the context of electronic submission via the Online Portal, proofs of claim sent by facsimile, telecopy or electronic mail transmission will not be accepted.

4. WHO NEED NOT FILE A PROOF OF CLAIM

You do **not** need to file a proof of claim on or before the applicable Bar Date if you are:

The proof of claim form must be **signed** by the claimant or, if the claimant is not an individual, by an authorized agent of the claimant. It must be written in English and be denominated in United States currency. You must attach to your completed proof of claim any documents on which the claim is based (if voluminous, attach a summary).

Your proof of claim form shall not contain complete social security numbers or taxpayer identification numbers (only the last four digits), a complete birth date (only the year), the name of a minor (only the minor's initials) or a financial account number (only the last four digits of such financial account).

3. WHEN AND WHERE TO FILE

Except as provided for herein, all proofs of claim must be filed so as to be **actually received on or before** the applicable Bar Date.

To file a proof of claim, you must submit your claim either (i) electronically by utilizing the Online Portal that can be accessed at Debtor's Court appointed Claims Agent's website: <http://www.gardencitygroup.com/cases/dco> or (ii) by delivering the original proof of claim either by U.S. Postal Service mail or overnight delivery on the Debtor's Court appointed Claims Agent or the Bankruptcy Court at:

IF BY FIRST CLASS MAIL:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, OH 43017-5542

OR

IF BY HAND DELIVERY OR OVERNIGHT MAIL:

Dowling College Case Administration

- (a) A person or entity that has already filed a proof of claim against the Debtor in this case with the Clerk of the Bankruptcy Court for the Eastern District of New York in a form substantially similar to Official Bankruptcy Form No. B410;
- (b) A person or entity whose claim is listed on the Schedules of Assets and Liabilities filed by the Debtor (collectively, the "Schedules") [Docket Entry No. 93] if (i) the claim is not scheduled as "disputed," "contingent," or "unliquidated" and (ii) you agree with the amount, nature and priority of the claim as set forth in the Schedules;
- (c) A holder of a claim that has already been allowed in this case by order of the Court;
- (d) A holder of a claim for which a different deadline for filing a proof of claim in this case has already been fixed by this Court;
- (e) A holder of a claim allowable under Sections 503(b), other than a claim entitled to administrative priority pursuant to Sections 503(b)(9) and 507(a)(2) of the Bankruptcy Code as an expense of administration of the Debtor's estate; or
- (f) Any person or entity whose claim is limited exclusively to the repayment of principal, interest and other fees and expenses (a "Debt Claim") under the agreements governing any syndicated credit facility or debt security (including, without limitation, any municipal, taxable or tax-exempt bond) issued by or for the benefit of the Debtor pursuant to an indenture (together, the "Debt Instruments"); *provided, however,* that (i) the foregoing exclusion in this subparagraph shall not apply to the administrative agent under the applicable credit facility or the indenture trustee under the applicable indenture (each, a "Debt Representative"), (ii) each Debt Representative shall be authorized to and required to file a single proof of claim, on or before the General Bar Date, on account of all Debt Claims against the Debtor under the applicable Debt Instruments and (iii) any holder of a

Debt Claim wishing to assert a claim, other than a Debt Claim, arising out of or relating to a Debt Instrument, shall be required to file a proof of claim with respect to such claim on or before the General Bar Date, unless another exception identified herein applies. In addition, with respect to claims filed by any indenture trustee under the applicable indenture, such claimants need not attach copies of the documents evidencing and/or securing the claims.

If you are a holder of an equity interest in the Debtor, you need not file a proof of interest with respect to the ownership of such equity interest at this time. But, if you assert a claim against the Debtor, including a claim relating to your equity interest or the purchase or sale of that interest you must file a proof of claim on or prior to the applicable Bar Date in accordance with the procedures set forth in this Notice.

This Notice is being sent to many persons and entities that have had some relationship with or have done business with the Debtor but may not have an unpaid claim against the Debtor. The fact that you have received this Notice does not mean that you have a claim, or that the Debtor or the Court believes that you have a claim against the Debtor.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

If you have a claim arising out of the rejection of an executory contract or unexpired lease as to which the order authorizing such rejection is dated on or before January 13, 2017, the date of entry of the Bar Date Order, you must file a proof of claim based on such rejection on or before the later of the applicable Bar Date or the date that is 30 days after the date of the order authorizing such rejection. Any person or entity that has a claim arising from the rejection of an executory contract or unexpired lease, as to which the order is dated after the date of entry of the Bar Date Order, you must file a proof of claim with respect to such claim by the later of 30 days

through Friday at the Office of the Clerk of the Bankruptcy Court, Alfonse M. D'Amato U.S. Courthouse, 290 Federal Plaza, Central Islip, NY 11722. Copies of the Debtor's Schedules may also be obtained by written request to the Debtor's Claim Agent at the address set forth below:

Dowling College Case Administration
c/o GCG
P.O. Box 10342
Dublin, Ohio 43017-5542

If you are unsure about any of these matters, including whether you should file a proof of claim, you may wish to consult an attorney.

Dated: New York, New York
January 13, 2017

BY ORDER OF THE COURT

COUNSEL FOR THE DEBTOR AND DEBTOR IN POSSESSION
KLESTADT WINTERS JURELLER SOUTHARD & STEVENS, LLP
200 WEST 41ST STREET, 17TH FLOOR
NEW YORK, NEW YORK 10036
212.972.3000

after the effective date of such rejection or such other date fixed by the Court in the applicable order authorizing rejection of such contract or lease.

6. CONSEQUENCES OF FAILURE TO FILE A PROOF OF CLAIM BY THE APPLICABLE BAR DATE

ANY HOLDER OF A CLAIM THAT IS NOT EXCEPTED FROM THE REQUIREMENTS OF THIS ORDER, AS SET FORTH IN SECTION 4 ABOVE, AND THAT FAILS TO TIMELY FILE A PROOF OF CLAIM IN THE APPROPRIATE FORM, WILL BE BARRED FROM ASSERTING ITS CLAIM AGAINST THE DEBTOR AND ITS CHAPTER 11 ESTATE, VOTING ON ANY PLAN OF LIQUIDATION FILED IN THIS CASE, AND PARTICIPATING IN ANY DISTRIBUTION IN THE DEBTOR'S CHAPTER 11 CASE ON ACCOUNT OF THAT CLAIM.

7. THE DEBTOR'S SCHEDULES AND ACCESS THERETO

You may be listed as the holder of a claim against the Debtor in the Debtor's Schedules. If you agree with the nature, amount and status of your claim as listed in the Debtor's Schedules, and if your claim is not described as "disputed," "contingent," or "unliquidated," you do not need to file a proof of claim. Otherwise, you must file a proof of claim before the applicable Bar Date in accordance with the procedures set forth in this Notice.

Copies of the Debtor's Schedules are available for inspection on the Court's Internet Website at <http://www.nyeb.uscourts.gov>. A login and password to the Court's Public Access to Electronic Court Records ("PACER") are required to access this information and can be obtained through the PACER Service Center at <http://www.pacer.gov>. Copies of the Debtor's Schedules may also be examined on the Website of the Debtor's Claims Agent at <http://cases.gardencitygroup.com/dco> or, between the hours of 9:00 a.m. and 4:30 p.m., Monday

Account Summary by Term

 This is your account summary by term. Anticipated third party contract payments, financial aid, and memos are **NOT** included in the summary.

One common reason your aid may not be deducted from your bill is that you did not register for the same number of credits you planned to take when you filed the financial aid form. If you think this situation applies to you, please call 1-800-DOWLING.

Remember, your financial aid will not be subtracted from your bill unless all requested and required paperwork is submitted.

It is important to understand that many students still have a balance due even after all financial aid has been subtracted. Any balance due at that time is the responsibility of the student and must be paid in full or arranged in a deferred payment plan at this time.

Please click the **Make a Payment** link at the bottom of the page to make a payment via the web.

Summary

Account Balance: \$0.00

Description	Charge	Payment	Balance
Graduate Tuition	\$5,832.00		\$0.00
Refund:Higher One	\$1,458.00		\$0.00
Refund to Golden Lion OneCard	\$0.00		\$0.00
Amex Pmt - Thanks		\$7,290.00	\$0.00
Term Charges:	\$7,290.00		
Term Credits and Payments:	\$7,290.00		
Term Balance:	\$0.00		

Description	Charge	Payment	Balance
Graduate Tuition	\$3,645.00		\$0.00
Late Fee-Past Due	\$0.00		\$0.00
Visa Pmt - Thank you		\$3,645.00	\$0.00
Term Charges:	\$3,645.00		
Term Credits and Payments:	\$3,645.00		
Term Balance:	\$0.00		

Winter/Spring 2015

Description	Charge	Payment	Balance
Graduate Tuition	\$3,645.00		\$0.00
EDU Passport access fee	\$0.00		\$0.00
Late Fee-Past Due	\$0.00		\$0.00
Transcript Fee	\$20.00		\$0.00
Refund:Higher One	\$22.00		\$0.00
Refund to Golden Lion OneCard	\$0.00		\$0.00

Can you please send me receipt from 8/26

For the other class
Same amount

Thank you

Angelina lee

Sent from my iPhone

On Aug 27, 2015, at 3:54 PM, DOWLING COLLEGE BURSAR <notifications@paytrace.com> wrote:

DOWLING COLLEGE BURSAR

150 IDLE HOUR BLVD
OAKDALE, NY 11769
(631)244-3013

8/27/2015 3:51:11 PM

Reference Number: 91151496
Total: \$3,645.00
Transaction Type: Sale
Transaction Status: Pending Settlement
Card Type: American Express
Card Number: xxxxxxxxxxxx3004
Entry Method: Keyed
Approval Code: 270137
Approval Message: APPROVAL 270137
AVS Result: 0
CSC Result: Match
Customer Name: Angelina Lee
Student ID: 900522708
Invoice: 900522708

X

Please sign here to agree to payment.

Sent from my iPhone

Begin forwarded message:

From: "DOWLING COLLEGE BURSAR" <notifications@paytrace.com>
Date: August 27, 2015 at 3:54:09 PM EDT
To: "Sharon DiNapoli" <DiNapoli@dowling.edu>, "Angelina Lee" <ax158@dowling.edu>
Subject: DOWLING COLLEGE BURSAR transaction receipt. 8/27/2015 3:53:46 PM
Eastern - Invoice: 900522708

DOWLING COLLEGE BURSAR

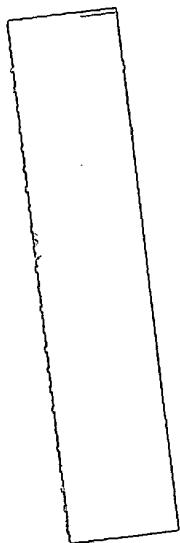
150 IDLE HOUR BLVD
OAKDALE, NY 11769
(631)244-3013

8/27/2015 3:51:11 PM

Reference Number: 91151496
Total: \$3,645.00
Transaction Type: Sale
Transaction Status: Pending Settlement
Card Type: American Express
Card Number: xxxxxxxxxxxx3004
Entry Method: Keyed
Approval Code: 270137
Approval Message: APPROVAL 270137
AVS Result: 0
CSC Result: Match
Customer Name: Angelina Lee
Student ID: 900522708
Invoice: 900522708

X

Please sign here to agree to payment.



Angela Lee
Seneca Ct
Upstate NY 11746



Dowling College Case
Administration
Close
PO Box 10340
Dumb, NY 11743-5842

CLAIM NO. 266

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Dowling College	Case No. 16-75545
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* P - D C O - P O C / 1 *

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Your Claim is Scheduled As Follows:

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.")
Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	ANGELINA ROCCHIO				
	Name of the current creditor (the person or entity to be paid for this claim)				
	Other names the creditor used with the debtor _____				
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____				
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?			Where should payments to the creditor be sent? (if different)	
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	ANGELINA ROCCHIO				
Name	Name			Name	
PO BOX 154					
Number Street				Number Street	
RIDGE, NY 11961-0154					
City State ZIP Code				City State ZIP Code	
(407) 637-4558			Contact phone _____		
Contact email ANGELINAJOY1991@GMAIL.COM			Contact email _____		
4. Does this claim amend one already filed	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____				
	Filed on _____ MM/DD/YYYY				
5. Do you know if anyone else has filed a proo of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____				

* P - D C O - P O C / 2 *

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7. How much is the claim?	\$ 98,399.61	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.	
STUDENT LOANS		
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property.	<p>Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. Motor vehicle Other. Describe: _____</p> <p>Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded).</p> <p>Value of property: \$ _____</p> <p>Amount of the claim that is secured: \$ 0.00</p> <p>Amount of the claim that is unsecured: \$ 98,399.61 (The sum of the secured and unsecured amounts should match the amount in line 7.)</p> <p>Amount necessary to cure any default as of the date of the petition: \$ _____</p> <p>Annual Interest Rate (when case was filed) _____ Fixed Variable</p>
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
		Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____
		Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____
		Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____
		Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____
		Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

* P - D C O - P O C / 3 *

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/27/2017

MM / DD / YYYY

Angelina Rocchio

Signature

Print the name of the person who is completing and signing this claim:

Name

Angelina Rocchio

First name

Middle name

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

10 Scenic Hills

Number Street

RIDGE, NY 11961

City

State

ZIP Code

Contact phone

Email **angelinajoy1991@gmail.com**

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: **IF BY MAIL:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. **IF BY HAND OR OVERNIGHT COURIER:** DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

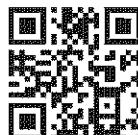
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. § 507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. § 506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form



U.S. Department of Education
Information about your federal student loan

Questions About Your Statement?

Phone: 888.486.4722
Email: Help@Nelnet.net
Online: Nelnet.com

Log In to Your Account at Nelnet.com

With your online account you have 24/7 access to:

- View your account summary
- Make a payment
- Explore options to lower or postpone your payments
- Change your auto debit information

**Your Student Loan Account Details
For This Month's Billing Cycle**

Account	E828824503
Statement Date	2/23/2017
Current Balance	\$65,393.47
Regular Monthly Payment Amount	\$690.59
Amount Satisfied by Extra Payment	- \$690.59
Past Due Amount (if applicable)	+ \$0.00
Current Amount Due	\$0.00
We encourage you to continue to make monthly payments even if your amount due is \$0 because interest may continue to accrue. Otherwise, your next payment is due on 4/16/2017.	

Current Statement Due Date **3/16/2017**

Student Loan Interest Statement

U.S. Department of Education

Federal ID No. 52-1198289

OMB#: 1545-1576

Form 1098-E Tax Year 2016

XXX-XX-5388

Copy B for Borrower

Box 1. Student loan interest received by lender: \$0.00

Box 2. If checked, box 1 does not include loan origination fees and/or capitalized interest and the loan was made before September 1, 2004 ().

The Simple Way to Pay

Sign up to make automatic monthly payments from your bank account. Log in to Nelnet.com to sign up.

Special Payments

You can designate how payment funds are applied anytime by making payments online. Please refer to the Special Payments section on the back side of this statement for more details.

Questions about your payment amount? See the Payments section on the back.

Please detach and send the bottom portion with your payment.

Please write your account number on your check or money order. **DO NOT SEND CASH.**

MAKE CHECKS PAYABLE (IN U.S. DOLLARS) TO: U.S. DEPARTMENT OF EDUCATION

If a check is returned unpaid for non-negotiable funds, it may be re-attempted electronically.

Amount Enclosed **\$ _____**

Check this box for change of contact information. See reverse side.
New address or phone number? Log in to Nelnet.com to update your information.

Account **E828824503**

Current Statement Due Date **3/16/2017**

Current Amount Due **\$0.00**



U.S. Department of Education

P.O. Box 740283

Atlanta, GA 30374-0283

S330828824503 1 0000000 1

Contact Us: Phone: 888.486.4722 Email: Help@Nelnet.net Web: Nelnet.com

Correspondence Address: Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561

Account Snapshot:	Group A	Group B	Group C	Group D	Group E	Group F
Loan Type	DIRECT UNSUB	DIRECT SUB	DIRECT UNSUB	DIRECT SUB	DIRECT UNSUB	DIRECT SUB
Original Principal Amount	\$ 6,500.00	\$ 3,421.00	\$ 1,431.00	\$ 4,006.00	\$ 4,000.00	\$ 2,250.00
Lender Name	EDDLO	EDDLO	EDDLO	EDDLO	EDDLO	EDDLO
Interest Rate	6.80%	3.40%	6.80%	3.40%	3.86%	3.86%
Daily Interest	\$ 1.75	\$ 0.33	\$ 0.37	\$ 0.38	\$ 0.48	\$ 0.24
Estimated Interest on 3/16/2017	\$ 51.61	\$ 9.84	\$ 10.85	\$ 11.46	\$ 14.33	\$ 7.33
Regular Monthly Payment Amount	\$ 110.18	\$ 35.62	\$ 23.16	\$ 40.16	\$ 45.16	\$ 23.10
Outstanding Principal Balance	\$ 9,378.74	\$ 3,526.40	\$ 1,970.61	\$ 4,103.43	\$ 4,520.93	\$ 2,312.17
Estimated Payoff Through 3/16/2017	\$ 9,430.35	\$ 3,536.24	\$ 1,981.46	\$ 4,114.89	\$ 4,535.26	\$ 2,319.50
Repayment Plan	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD

Payment Summary:

Principal Paid Through 2/23/2017	\$ 34.00	\$ 18.00	\$ 8.00	\$ 0.00	\$ 0.00	\$ 0.00
Interest Paid Through 2/23/2017	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Amount Paid Through 2/23/2017	\$ 34.00	\$ 18.00	\$ 8.00	\$ 0.00	\$ 0.00	\$ 0.00
Total Amount Paid Since Last Statement	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Applied to Interest	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Applied to Principal	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Billing Details:

Past Due Amount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Amount Due	\$ 112.53	\$ 36.35	\$ 23.65	\$ 41.98	\$ 47.25	\$ 24.17
Due Date	4/16/2017	4/16/2017	4/16/2017	4/16/2017	4/16/2017	4/16/2017

HOW ARE MY PAYMENTS ALLOCATED? Unless you direct your payments to an individual loan or loan group, the default allocation method is followed. Payments are allocated first to any past due loan groups. If you do not pay the current amount due, your payment will be allocated across the loan group(s) from most to least delinquent, in proportion to each loan group's regular monthly payment amount, less any amount previously paid until each loan group is at the same level of delinquency or all loan groups are up to date. Once all loan groups are up to date, payments are allocated across loan groups in an active repayment status, in proportion to each loan group's monthly payment amount, less any amount satisfied by extra payment. After your current amount due is satisfied, your payment will be allocated across loan groups in proportion to each loan group's regular monthly payment amount, or in the case of no payment due (if your loans are not in repayment), in proportion to each loan group's accrued interest. Once a portion of your payment is allocated to a specific loan group, payments are applied to individual loans proportionally to interest, and then to principal. Please visit Nelnet.com/how-to-make-a-payment for more information on payment allocation.

CAN I DIRECT PAYMENTS TO LOANS OR LOAN GROUPS? Yes, you have the option to direct your payments (including partial payments) to individual loans or loan groups. See special payment instructions in the coupon below.

DOE DATE ADVANCEMENT. While your loans are in repayment, each time you satisfy a loan group's regular monthly payment amount, we will automatically advance your next payment due date by one month. If you have partially satisfied a future monthly payment amount, your current amount due for that billing cycle will be the portion not satisfied. If you are billed for \$0.00 under an income-driven repayment plan, payments will not satisfy future monthly payment amounts. You have the option to instruct us to not advance your due date. See special payment instructions in the coupon below.

PREPAYMENTS. If you plan to pursue Public Service Loan Forgiveness, visit StudentAid.ed.gov/PublicService for more information regarding prepayments and how they are counted as qualifying payments.

WHAT IS A LOAN GROUP? If you have multiple loans, they may automatically be put in a group according to the characteristics they have in common. For example, loans of the same type and lender may be grouped together.

WHY IS THE AMOUNT DUE DIFFERENT? Your current amount due may be higher if your payment last month did not cover the current amount due, your lower repayment plan has expired, or you are on a plan that increases your payment amount incrementally.

WHY IS MY PAYMENT \$0.00? If you receive a statement for \$0.00 due, it may mean you have paid extra in the past that fully covered this month's payment amount, or your current repayment plan requires no payment at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run. If you are not required to make a payment this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can, because interest continues to accrue on your outstanding principal balance.

REPAYMENT PLAN OPTIONS Assistance is available to help you lower or postpone your monthly student loan payments using a different repayment plan, deferment, or forbearance. You may be eligible for one or more of the following repayment plans: Standard, Graduated, Extended, Income-Based, Income-Sensitive, Income-Contingent, Pay As You Earn, or Revised Pay As You Earn. To explore options or make changes that could help you avoid default, call us at 888.486.4722 or log in to your account at Nelnet.com. You can also visit the U.S. Department of Education's website at StudentAid.ed.gov to review solutions, including consolidation, to keep your student loans up to date.

AUTHORIZATION FOR ELECTRONIC DEBIT. If you provide us with a check as payment, you authorize us to either use information from your check to make a one-time electronic transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Payments returned due to non-negotiable funds may be re-attempted a maximum of one time.

HOW DOES INTEREST ACCRUE? Interest on your account is calculated using simple interest. Interest will accrue daily based on your outstanding principal balance. Visit Nelnet.com/faqs for more information on interest accrual.

HOW CAN I SEE MY REPAYMENT SCHEDULE? You can find more details about your student loans on our website, including your current repayment plan and schedule of repayment. Create an account or log in to your account at Nelnet.com to access your student loan information, or call 888.486.4722.

PRIVACY NOTICE. Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at Nelnet.com by clicking Privacy & Security at the bottom of the page, or we will mail you a free copy upon request if you call us at 888.486.4722.

ALTERNATIVE FORMATS. Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 888.486.4722 or by email at Help@Nelnet.net. Nelnet offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

DELINQUENCY IMPACT. If you do not pay the current amount due, every loan group may become delinquent, reported to consumer reporting agencies, and you could lose eligibility for borrower benefits and repayment incentives. We encourage you to pay as much as you can, because interest accrues on your outstanding principal balance.

Please detach and send the bottom portion with your payment.

Payments**Ways to Pay:**

Auto Debit and Online: Log in to Nelnet.com
Phone: 888.486.4722

Check: Mail your payment using the preprinted address on the front side of this coupon.

Special Payment Instructions:

You have the option to direct your payments (including partial payments) and/or not advance your due date. Contact us to direct your payment to an individual loan or group of loans, as a one-time or recurring special payment instruction.

Phone: 888.486.4722 Email: Help@Nelnet.net
Mail: Send instructions (including your account number) using our correspondence address: P.O. Box 82561, Lincoln, NE 68501-2561.

Or, submit the special instructions on a separate piece of paper when mailing your payment using the preprinted address on the front side of this coupon.

Additionally, you may direct one-time payments to individual loan groups by logging in to Nelnet.com and selecting Pay Now. If you want to direct future online payments to an individual loan instead of directing to a loan group, you may request that your loans be ungrouped by contacting us at 888.486.4722.

Has Your Contact Information Changed?

Log in to Nelnet.com to update your account information online or use this form to notify us of a change to your contact information.

Name	Street	Apt./Bldg./#
City, State, ZIP:		
Mobile Phone:	Home Phone:	Work Phone:
Email Address:		
<input type="checkbox"/> I certify that I am the subscriber to the provided cellular or other wireless number and I authorize the school, the lender, the guarantor, the department, and their respective agents and contractors to contact me regarding servicing or repaying my loan(s) at any current and future numbers that I provide for my cellular telephone or other wireless device using automatic dialing systems, artificial or pre-recorded messages, and/or SMS text messages, even if I will be charged by my service provider(s) for receiving such communications.		

Contact Us: Phone: 888.486.4722 Email: Help@Nelnet.net Web: Nelnet.com

Correspondence Address: Nelnet, P.O. Box 82561, Lincoln, NE 68501-2561

Account Snapshot:		Group G	Group H	Group I	Group J	Group K
Loan Type		DIRECT UNSUB	DIRECT SUB	DIRECT UNSUB	DIRECT UNSUB	DIRECT UNSUB
Original Principal Amount	\$ 6,494.00	\$ 3,250.00	\$ 3,000.00	\$ 12,500.00	\$ 10,148.00	
Lender Name	EDDLO	EDDLO	EDDLO	EDDLO	EDDLO	
Interest Rate	6.80%	3.86%	3.86%	4.66%	4.29%	
Daily Interest	\$ 1.55	\$ 0.35	\$ 0.35	\$ 1.76	\$ 1.26	
Estimated Interest on 3/16/2017	\$ 46.36	\$ 10.59	\$ 10.64	\$ 52.78	\$ 37.68	
Regular Monthly Payment Amount	\$ 94.49	\$ 33.38	\$ 33.54	\$ 142.86	\$ 108.94	
Outstanding Principal Balance	\$ 8,304.57	\$ 3,339.80	\$ 3,355.63	\$ 13,797.36	\$ 10,696.71	
Estimated Payoff Through 3/16/2017	\$ 8,350.93	\$ 3,350.39	\$ 3,366.27	\$ 13,850.14	\$ 10,734.39	
Repayment Plan	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD	STANDARD

Payment Summary:									
Principal Paid Through 2/23/2017	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Interest Paid Through 2/23/2017	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Amount Paid Through 2/23/2017	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total Amount Paid Since Last Statement	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Applied to Interest	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Applied to Principal	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Billing Details:									
Past Due Amount	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Amount Due	\$ 99.03	\$ 34.91	\$ 35.07	\$ 149.56	\$ 114.01				
Due Date	4/16/2017	4/16/2017	4/16/2017	4/16/2017	4/16/2017				

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DUE DATE ADVANCEMENT. While your loans are in repayment, each time you satisfy a loan group's regular monthly payment amount, we will automatically advance your next payment due date by one month. If you have partially satisfied a future monthly payment amount, your current amount due for that billing cycle will be the portion not satisfied. If you are billed for \$0.00 under an income-driven repayment plan, payments will not satisfy future monthly payment amounts. You have the option to instruct us to not advance your due date. See special payment instructions in the coupon below.

PREPAYMENTS. If you plan to pursue Public Service Loan Forgiveness, visit StudentAid.ed.gov/PublicService for more information regarding prepayments and how they are counted as qualifying payments.

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WHY IS MY PAYMENT \$0.00? If you receive a statement for \$0.00 due, it may mean you have paid extra in the past that fully covered this month's payment amount, or your current repayment plan requires no payment at this time. You can always pay more without penalty, which will reduce your total cost of borrowing and save you money in the long run. If you are not required to make a payment this month, you won't be considered past due if you don't make a payment or pay less than your regular monthly payment amount. However, we encourage you to continue paying as much as you can, because interest continues to accrue on your outstanding principal balance.

REPAYMENT PLAN OPTIONS Assistance is available to help you lower or postpone your monthly student loan payments using a different repayment plan, deferment, or forbearance. You may be eligible for one or more of the following repayment plans: Standard, Graduated, Extended, Income-Based, Income-Sensitive, Income-Contingent, Pay As You Earn, or Revised Pay As You Earn. To explore options or make changes that could help you avoid default, call us at 888.486.4722 or log in to your account at Nelnet.com. You can also visit the U.S. Department of Education's website at StudentAid.ed.gov to review solutions, including consolidation, to keep your student loans up to date.

AUTHORIZATION FOR ELECTRONIC DEBIT. If you provide us with a check as payment, you authorize us to either use information from your check to make a one-time electronic transfer from your account or process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Payments returned due to non-negotiable funds may be re-attempted a maximum of one time.

HOW DOES INTEREST ACCRUE? Interest on your account is calculated using simple interest. Interest will accrue daily based on your outstanding principal balance. Visit Nelnet.com/laqs for more information on interest accrual.

HOW CAN I SEE MY REPAYMENT SCHEDULE? You can find more details about your student loans on our website, including your current repayment plan and schedule of repayment. Create an account or log in to your account at Nelnet.com to access your student loan information, or call 888.486.4722.

PRIVACY NOTICE. Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at Nelnet.com by clicking Privacy & Security at the bottom of the page, or we will mail you a free copy upon request if you call us at 888.486.4722.

ALTERNATIVE FORMATS. Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 888.486.4722 or by email at Help@Nelnet.net. Nelnet offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

DELINQUENCY IMPACT. If you do not pay the current amount due, every loan group may become delinquent, reported to consumer reporting agencies, and you could lose eligibility for borrower benefits and repayment incentives. We encourage you to pay as much as you can, because interest accrues on your outstanding principal balance.



ANGELINA J ROCCHIO

Billing Summary

Loan Group Number : 5852-5000-1079-2971
Customer Identification Number : 9574749770
Billing Period : 01/17/17 to 02/16/17

Activity Summary

Previous Billing Statement Balance	\$32,894.13
Current Billing Period Interest & Fees (+)	\$262.01
Payments Since Last Bill (-)	\$0.00
Current Balance	\$33,156.14

Payment Information

Past Due Amount (Pay Now)	\$0.00
Late Fee for Past Due Amount	\$0.00
Pay Past Due Amount by this Date to Avoid Late Fee	02/26/17
Current Amount Due	\$0.00
Current Amount Due Date	03/11/17
Pay Current + Past Due Amount by this Date to Avoid Additional Late Fee	03/26/17
Unpaid Fees	\$0.00
Total Amount Due (Past Due Amount + Current Amount Due + Unpaid Fees)	\$0.00

Please see the back of this Billing Statement for important information about account terms relating to payments, credit reporting, and how to contact us.

Loan Information							Payment Information			
Loan ID	Total Disbursed Amount	Current Principal	Unpaid Interest & Fees	Current Balance	Interest Rate (F/V)	Scheduled Payment Amount	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due
2971	\$3,500	\$4,544.93	\$82.71	\$4,627.64	10.750V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4375	\$5,600	\$6,830.77	\$117.01	\$6,947.78	10.125V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9609	\$6,000	\$7,057.15	\$114.90	\$7,172.05	9.625V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2486	\$13,000	\$14,201.51	\$207.16	\$14,408.67	8.625V	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Subtotals	\$28,100	\$32,634.36	\$521.78	\$33,156.14		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

1045 L7H 001 7 16 170216 0 PAGE 1 of 5 10 9108 0000 N098



Loan Group Number	Due Date	Current Amount Due	Past Due Amount	Unpaid Fees	Total Amount Due	Amount Enclosed
5852500010792971	03/11/17	\$0.00	\$0.00	\$0.00	\$0.00	

Make checks payable to Sallie Mae

(U.S. Currency only - Do not send cash)

ANGELINA J ROCCHIO
PO BOX 154
RIDGE NY 11961-0154

SALLIE MAE
P. O. BOX 8459
PHILADELPHIA PA 19101-8459

Borrower Billing Statement

Create or log in to your account at SallieMae.com to enroll in automatic debit or make a one-time secure online payment.

SallieMae.com

Make your payments quickly & securely online.

Making your payments

To ensure accurate and timely processing of your payments, follow the instructions below.

Automatic Debit: To enroll, log in or create an account online at SallieMae.com. Each month, we'll automatically debit the Current Amount Due from the designated bank account on the Current Amount Due Date (or next business day in the event of a weekend or holiday).

Paying Online: Create or log in to your account at SallieMae.com to make one-time secure online payments to individual loans.

Paying by Phone: Make automated payments to individual loans by calling Customer Service at the number listed below.

Paying by Mail: Include the remittance slip and 16-digit Loan Group Number with your payment to ensure it is properly allocated to your loans. Please make your check or money order payable to Sallie Mae, and mail your payments to the Borrower Payment Address. We cannot process instructions written on the check or remittance slip.

Third-Party Bill-Pay Service: Third-party bill-pay services may include payment services offered by your financial institution. When making payments through a third-party bill-pay service, provide them with the Borrower Payment Address, P.O. Box 8459, and the applicable 16-digit Loan Group Number. Ensure your payment is directed to Sallie Mae.

Remember! Payments made online or by phone prior to 5 p.m. ET Monday through Saturday will be effective that day. Payments made after 5 p.m. ET or on Sunday, will be effective the next business day. However, payments may not be reflected in your Transaction History for 2-4 days. If you're paying by mail or through a third-party bill-pay service, allow at least 7-10 days before your due date for your payment to be credited in time.

Payment allocation

If your payment is received with the remittance slip on your billing statement, we will automatically allocate your payment to all of the loans in the referenced loan group as follows:

- If your payment is less than the Past Due Amount, loans at the oldest delinquency level will be paid first. Once all of the loans are at the same delinquency level, the remaining payment amount will be prorated according to each loan's remaining Past Due Amount within that group delinquency level. This results in the delinquency level being the same for each loan in the group.
- If your payment is greater than the Past Due Amount, but not enough to also satisfy the Current Amount Due, the Past Due Amount will be paid first and the remaining payment amount will be prorated based on each loan's Current Amount Due.
- If your payment is greater than the sum of the Past Due Amount and Current Amount Due, the Past Due Amount and Current Amount Due will be paid first, and the remaining payment amount will be prorated based on each loan's Current Balance as of the date the payment is received less the Past Due Amount and Current Amount Due paid.
- If there is no Total Amount Due, your payment will be prorated based on each loan's Current Balance as of the date the payment is received.

If you do not pay the Current Amount Due (and any Past Due Amount) on the billing statement, every loan in the loan group may become delinquent, may be subject to a late fee, and/or may be reported to the consumer reporting agencies.

You can instruct us to allocate payments differently if you pay by mail. Clearly write your instructions on a separate piece of paper including any applicable 16-digit Loan Number and the amount you want allocated to each loan. Visit SallieMae.com/allocation for more detailed information including illustrative examples about how your payments are allocated across all your loans.

We cannot process instructions written on a check or remittance slip. If your payment is received without a remittance slip or instructions, we may review any information available to us to post the payment.

Please note, third-party bill-pay services do not allow you to provide instructions. If you are using a third-party bill-pay service and would like to allocate your payments differently, please call Customer Service at the number listed below to have your loans ungrouped.

Payment application

Once we allocate a payment to a specific loan, payments are applied based on the terms of each loan's Promissory Note, usually first to Unpaid Fees, then to Unpaid Interest, and then to Current Principal. You may not designate a different method for applying payments. If you would like to pay more towards the Current Principal of your loan, all Unpaid Fees and Unpaid Interest must be satisfied first.

Pay ahead

If you are enrolled in auto debit, the pay ahead feature will be automatically suspended. Any amount that was paid ahead at the time of enrollment will remain applied to the Current Balance of your loan, but will no longer reduce the amount of future payments.

If you are not enrolled in auto debit, then under the pay ahead feature of your loan, paying more than the Current Amount Due (and any Past Due Amount) in the current billing period will reduce the Current Amount Due in the following billing period(s). For example, if your loan is current and the Current Amount Due in both January and February is \$100, making a \$200 payment in January would satisfy the Current Amount Due for both months. Although your February billing statement will reflect a Current Amount Due of \$0, paying any amount that month may reduce the Total Loan Cost. The Scheduled Payment Amount on the February billing statement shows what the Current Amount Due would have been if your loan was not paid ahead. If you prefer not to have overpayments reduce the Current Amount Due in the following billing period(s), please contact us to have the pay ahead feature turned off. Regardless of whether or not the pay ahead feature is used, an overpayment is applied to the Current Balance and effective the day it is received. You may pay any part of your loan at any time without penalty.

Definitions

Loan group: If you are a borrower and have multiple loans, we may automatically put them in a loan group. Each loan group has its own billing statement that shows all of the loans within that group and will be designated by a 16-digit Loan Group Number. You may call us to have your loans ungrouped at any time during the life of the loans, which will result in receiving separate billing statements.

Loan ID: The four-digit number on the billing statement which refers to a specific loan within a loan group.

Current Amount Due: The amount you are required to pay each month until the loan is paid in full. The Current Amount Due may vary each month. If your loan is paid ahead, the Current Amount Due will be less than the Scheduled Payment Amount.

Scheduled Payment Amount: Displayed in the Loan Summary on your billing statement. If your loan is not paid ahead, the Current Amount Due and the Scheduled Payment Amount will be the same. If your loan is paid ahead, the Scheduled Payment Amount shows what the Current Amount Due would have been if your loan was not paid ahead.

Current Balance: The sum of the Unpaid Fees, Unpaid Interest, and Current Principal. The Current Balance does not reflect a payoff amount. On your billing statement, the Current Balance shown is calculated as of the end date of the billing period reflected on the billing statement. If you log in to your account at SallieMae.com, or access our automated phone system, the Current Balance provided is calculated as of the prior day and includes all credits (e.g., payments) and debits (e.g., disbursements) since your last billing statement.

Need more information?

Refer to our Glossary of Terms at SallieMae.com/Student-Loans/Managing-Your-Loans/Payment-Basics/Glossary.

Frequently asked questions

What is delinquency level? The number of billing periods which are past due.

What does "Interest Rate (F/V)" on the statement represent? F indicates a fixed interest rate, V indicates a variable interest rate. A fixed interest rate stays the same for the life of the loan. A variable interest rate may go up or down due to an increase or decrease in the loan's index. The interest rate reflected on the billing statement for one or more of your loans may be temporarily reduced due to the application of borrower benefits, repayment incentives, or Servicemembers Civil Relief Act requirements.

What are the most common fees charged? You may be charged a late fee (refer to the due dates on the front of the billing statement to avoid late fees). A returned check fee may be charged when a payment does not clear the bank for any reason, including insufficient funds.

What should I do if my payment has not been allocated as I intended? When you receive your next billing statement, if your payment has not been allocated as you intended, please call Customer Service at the number listed below to have your payment reallocated.

Important disclosures

Disputed Sums: Payments pursuant to a disputed sum or balance and/or regarding which you demand complete or partial satisfaction for a loan must be sent to: Sallie Mae, P.O. Box 3228, Wilmington, DE 19804-0228, with a description of the alleged dispute and the remedy sought. As provided in the Promissory Note(s), Sallie Mae reserves the right to accept the payment and deny the requested relief whether or not it returns or refunds such payments.

Impact of Late Payments on Borrower Benefits: In addition to being assessed a late fee, you may lose eligibility for borrower benefits or repayment incentives if you don't make your payments on time. Late payments may also be reported to consumer reporting agencies and may negatively impact your credit report.

Electronic Check Processing: When you provide a check as payment, you authorize us to follow our standard practice and use information from your check to make a one-time electronic fund transfer from your account. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. In certain unusual circumstances, such as for technical or processing reasons, we may instead process your payment as a check transaction.

Contact information

Customer Service

800-472-5543 (800-4-SALLIE)

Fax: 855-756-0011 • International: 302-451-0546

Monday through Thursday 8 a.m. – 9 p.m., Friday 8 a.m. – 8 p.m., and Saturday 9 a.m. – 6 p.m. ET

Borrower Payment Address

Sallie Mae, P.O. Box 8459, Philadelphia, PA 19101-8459

Correspondence Address

Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319

We support our troops! Servicemembers, please call us at 855-534-2668 or visit us online at SallieMae.com/Military to learn more about your benefits.

P099 SMCC MKT12001A 0816

Loan Details for Loan: 5852 5000 1079 2971

Current Balance: \$4,627.64

Transaction Effective Date	Transactions Description	Amount
02/16/17	*ACCRUED INTEREST*	\$41.51

You currently have a modified repayment plan, which requires payments of \$0.00. The modified repayment plan will end on 03/16/2017. The first billing statement on or after this date will notify you of your new payment amount. You're responsible for the interest that accrues during the modified repayment plan. If you choose to not pay the interest during this time, the Unpaid Interest will be capitalized (added to your Current Principal) as frequently as quarterly and at the end of this plan. As a result, more interest may accrue over the life of the loan, the Current Amount Due may be higher, and more payments may be required. We encourage you to consider paying at least the interest as it accrues, which will save you money over the life of the loan.

Tax Information! Since interest was paid on your eligible Sallie Mae private student loan(s) or you earned any interest income on your Upromise account during 2016, your 2016 tax form is now available online to view and print.

Download the Sallie Mae mobile app.
 Make and manage your student loan payments anytime, anywhere from your mobile device.
 Use quick pay to easily pay multiple loans in one session.
 See loan details: Current Balance, Total Amount Due, Interest rate, and more.
 View payment history, including recent transactions.
 Get your payment confirmation in real-time.

Pay by Phone!

For your convenience, you can now make an automated, same day payment by calling us at 800-4-SALLIE (800-472-5543). Payments made prior to 5 p.m. ET Monday through Saturday will be effective that day. Payments made after 5 p.m. ET or on Sunday, will be effective the next business day.

Loan Details for Loan: 5852 5000 1341 4375

Current Balance: \$6,947.78

Transaction Effective Date	Transactions Description	Amount
02/16/17	*ACCRUED INTEREST*	\$58.71

You currently have a modified repayment plan, which requires payments of \$0.00. The modified repayment plan will end on 03/16/2017. The first billing statement on or after this date will notify you of your new payment amount. You're responsible for the interest that accrues during the modified repayment plan. If you choose to not pay the interest during this time, the Unpaid Interest will be capitalized (added to your Current Principal) as frequently as quarterly and at the end of this plan. As a result, more interest may accrue over the life of the loan, the Current Amount Due may be higher, and more payments may be required. We encourage you to consider paying at least the interest as it accrues, which will save you money over the life of the loan.

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Loan Details for Loan: 5852 5000 1746 9609

Current Balance: \$7,172.05

Transaction Effective Date	Transactions Description	Amount
02/16/17	*ACCRUED INTEREST*	\$57.69

You currently have a modified repayment plan, which requires payments of \$0.00. The modified repayment plan will end on 03/16/2017. The first billing statement on or after this date will notify you of your new payment amount. You're responsible for the interest that accrues during the modified repayment plan. If you choose to not pay the interest during this time, the Unpaid Interest will be capitalized (added to your Current Principal) as frequently as quarterly and at the end of this plan. As a result, more interest may accrue over the life of the loan, the Current Amount Due may be higher, and more payments may be required. We encourage you to consider paying at least the interest as it accrues, which will save you money over the life of the loan.

Tax Information! Since interest was paid on your eligible Sallie Mae private student loan(s) or you earned any interest income on your Upromise account during 2016, your 2016 tax form is now available online to view and print.

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 Make and manage your student loan payments anytime, anywhere from your mobile device.
[Use quick pay](#) to easily pay multiple loans in one session.
[See loan details:](#) Current Balance, Total Amount Due, interest rate, and more.
[View payment history](#), including recent transactions.
[Get your payment confirmation](#) in real-time.

Pay by Phone!

For your convenience, you can now make an automated, same day payment by calling us at 800-4-SALLIE (800-472-5543). Payments made prior to 5 p.m. ET Monday through Saturday will be effective that day. Payments made after 5 p.m. ET or on Sunday, will be effective the next business day.

Loan Details for Loan: 5852 5000 1962 2486

Current Balance: \$14,408.67

Transaction Effective Date	Transactions Description	Amount
02/16/17	*ACCRUED INTEREST*	\$104.07

You currently have a modified repayment plan, which requires payments of \$0.00. The modified repayment plan will end on 03/16/2017. The first billing statement on or after this date will notify you of your new payment amount. You're responsible for the interest that accrues during the modified repayment plan. If you choose to not pay the interest during this time, the Unpaid Interest will be capitalized (added to your Current Principal) as frequently as quarterly and at the end of this plan. As a result, more interest may accrue over the life of the loan, the Current Amount Due may be higher, and more payments may be required. We encourage you to consider paying at least the interest as it accrues, which will save you money over the life of the loan.

Tax Information! Since interest was paid on your eligible Sallie Mae private student loan(s) or you earned any interest income on your Upromise account during 2016, your 2016 tax form is now available online to view and print.

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[See loan details:](#) Current Balance, Total Amount Due, interest rate, and more.
[View payment history](#), including recent transactions.
[Get your payment confirmation](#) in real-time.

Pay by Phone!

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CLAIM NO. 779

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Case No.
Dowling College 16-75545



Your Claim is Scheduled As Follows:

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

FILED - 00779
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN



If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or, on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	Angie L. Martinez		
	Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor		
2. Has this claim been acquired from someone else?	<input checked="" type="radio"/> No	Yes, From whom? Hector Martinez	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?		Where should payments to the creditor be sent? (if different)
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Angie L. Martinez		Name
	Name	334 Brentwood Phwy	
	Number	Street	Number
	City	State	City
		ZIP Code	State
		ZIP Code	
4. Does this claim amend one already filed?	<input checked="" type="radio"/> No	Filed on _____ MM/DD/YYYY	
		Yes, Claim number on court claims registry (if known) _____	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="radio"/> No	Contact phone (631) 398-9643	
		Contact phone _____	
		Contact email angie.2995@icloud.com Contact email _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="radio"/> No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7. How much is the claim?	\$ 92,426.60	Does this amount include interest or other charges? <input checked="" type="radio"/> No <input type="radio"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. money loaned	
9. Is all or part of the claim secured?	<input checked="" type="radio"/> No	Yes. The claim is secured by a lien on property. Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . Motor vehicle Other. Describe: _____
Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)		
Value of property: \$ 11,000.00		
Amount of the claim that is secured: \$ _____		
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)		
Amount necessary to cure any default as of the date of the petition: \$ _____		
Annual Interest Rate (when case was filed) _____ % Fixed _____ Variable _____		
10. Is this claim based on a lease?	<input checked="" type="radio"/> No	Yes. Amount necessary to cure any default as of the date of the petition: \$ _____
11. Is this claim subject to a right of setoff?	<input checked="" type="radio"/> No	Yes. Identify the property: _____
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="radio"/> No	Amount entitled to priority Yes. Check all that apply:
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		
Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____		
Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____		
Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____		
Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____		
Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____		
Other. Specify subsection of 11 U.S.C. § 507(a) that applies. \$ _____		

*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.



Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 01/27/2019
MM/DD/YYYY

Angie L. Martinez
Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Angie</u>	<u>Lady</u>	<u>Martinez</u>
	First name	Middle name	Last name

Title _____

Company _____
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address _____
Number 334 Street Brentwood Pkwy
City Brentwood State N.Y. ZIP Code 11717

Contact phone (631) 398-9643 Email angie 2995 @ icloud.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Do you have student loan interest to claim? Tax statements are available! Learn more >

HECTOR MARTINEZ
Account #*****1107

Log Out

	1		Profile	Learn
	Account Summary			
	Make a Payment			
	Auto Pay			
	Loan Details			
	Account History			
	Repayment Options			
	Inbox/Upload			
	Tools & Requests			
	Tax Statements			
	Help Center			

DID YOU KNOW CONGRESS
SETS INTEREST RATES ON
FEDERAL STUDENT LOANS?



Learn More About Your Interest Rate

Loan Details As of 01/27/2019 (ET)

Loan **1-05 Direct Parent PLUS**

Loan Status **Repayment**
Repayment Plan Level - Ends 10/19/2028
Repayment Start Date 02/12/2014
Estimated Payoff Date 10/19/2028

Ready to pay off this loan today? Here are the amounts:

Online \$14,871.21
 By U.S. Mail \$14,897.27

Estimated Payment Schedule

	Schedule Begin Date	Sch
117 months @ \$170.33	02/19/2019	10/
Total Amount to be Repaid	\$19,928.61	

Unpaid Principal \$14,847.76

Unpaid Interest \$23.45

Current Balance \$14,871.21

Interest Rate 6.410%

Interest rates on federal student loans are set by Congress.

Interest Type Fixed

Loan/Borrower Benefits

Option Interest Rate Reduction - DI01
Status Elig

School DOWLING COLLEGE

Current Owner	U.S. DEPARTMENT OF EDUCATION
Guarantor	DEPT OF ED/NAVIENT
Disbursement Date	02/12/2014
Original Principal	\$11,642.00
Student	ANGIE'L MARTINEZ

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Loan Details As of 01/27/2019 (ET)

Loan

1-06 Direct Parent PLUS

Loan Status

Repayment

Repayment Plan

Level - Ends 10/19/2028

Repayment Start Date

09/30/2014

Estimated Payoff Date

10/19/2028

31%

Ready to pay off this loan today?

Here are the amounts:

Online

\$25,178.07

By U.S. Mail

\$25,227.68

Estimated Payment Schedule

117 months @ \$299.62

Schedule Begin Date

Sch

02/19/2019

10/

Total Amount to be Repaid

\$35,055.54

Unpaid Principal

\$25,133.42

Unpaid Interest

\$44.65

Current Balance

\$25,178.07

Interest Rate

7.210%

Interest rates on federal student loans are set by Congress.

Interest Type

Fixed

Loan/Borrower Benefits

Option

Interest Rate Reduction - DI01

Status

Elig

School

DOWLING COLLEGE

Current Owner	U.S. DEPARTMENT OF EDUCATION
Guarantor	DEPT OF ED/NAVIENT
Disbursement Date	09/30/2014
Original Principal	\$20,000.00
Student	ANGIE L MARTINEZ

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Learn More About Your Interest Rate

Loan Details <small>As of 01/27/2019 (ET)</small>	
Loan	1-07 Direct Parent PLUS
Loan Status	Repayment
Repayment Plan	Level - Ends 10/19/2028
Repayment Start Date	04/30/2015
Estimated Payoff Date	10/19/2028
28%	
Ready to pay off this loan today?	Here are the amounts:
Online	\$9,202.85
By U.S. Mail	\$9,220.98
Estimated Payment Schedule 	
117 months @ \$109.56	Schedule Begin Date 02/19/2019 Sch 10/
Total Amount to be Repaid	\$12,818.52
Unpaid Principal	\$9,186.53
Unpaid Interest	\$16.32
Current Balance	\$9,202.85
Interest Rate	7.210% Interest rates on federal student loans are set by Congress.
Interest Type	Fixed
Loan/Borrower Benefits	
Option	Interest Rate Reduction - DI01 
Status	Elig
School	DOWLING COLLEGE

Current Owner	U.S. DEPARTMENT OF EDUCATION
Guarantor	DEPT OF ED/NAVIENT
Disbursement Date	04/30/2015
Original Principal	\$7,485.00
Student	ANGIE L MARTINEZ

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Learn More About Your Interest Rate

Loan Details As of 01/27/2019 (ET)

Loan

1-08 Direct Parent PLUS

Loan Status

Repayment

Repayment Plan

Level - Ends 10/19/2028

Repayment Start Date

06/29/2015

Estimated Payoff Date

10/19/2028

27%

Ready to pay off this loan today?

Here are the amounts:

Online \$10,961.15

By U.S. Mail \$10,982.75

Estimated Payment Schedule

117 months @ \$130.50

Schedule Begin Date

02/19/2019

Sch

10/

Total Amount to be Repaid \$15,268.50

Unpaid Principal \$10,941.71

Unpaid Interest \$19.44

Current Balance \$10,961.15

Interest Rate 7.210%

Interest rates on federal student loans are set by Congress

Interest Type Fixed

Loan/Borrower Benefits

Option Interest Rate Reduction - DI01 Elig

School DOWLING COLLEGE

Current Owner	U.S. DEPARTMENT OF EDUCATION
Guarantor	DEPT OF ED/NAVIENT
Disbursement Date	06/29/2015
Original Principal	\$9,000.00
Student	ANGIE L MARTINEZ

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Learn More About Your Interest Rate

Loan Details As of 01/27/2019 (ET)

Loan

1-09 Direct Parent PLUS

Loan Status

Repayment

Repayment Plan

Level - Ends 10/19/2028

Repayment Start Date

09/22/2015

Estimated Payoff Date

10/19/2028

26%

Ready to pay off this loan today?

Here are the amounts:

Online \$16,491.32

By U.S. Mail \$16,522.15

Estimated Payment Schedule

	Schedule Begin Date	Sch
117 months @ \$193.23	02/19/2019	10/
Total Amount to be Repaid	\$22,607.91	

Unpaid Principal

\$16,463.57

Unpaid Interest

\$27.75

Current Balance

\$16,491.32

Interest Rate

6.840%

Interest rates on federal student loans are set by Congress.

Interest Type

Fixed

Loan/Borrower Benefits

Option

Interest Rate Reduction - DI01

Elig

Status

School

DOWLING COLLEGE

Current Owner	U.S. DEPARTMENT OF EDUCATION
Guarantor	DEPT OF ED/NAVIENT
Disbursement Date	09/22/2015
Original Principal	\$14,000.00
Student	ANGIE L MARTINEZ

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Case 8-16-75545-reg Doc 728-2 Filed 07/15/19 Entered 07/15/19 15:55:12

Loan Details

Main Content

Loan Details

Balance Overview

Type of Loan Balance	Loan Balance Amount
----------------------------	---------------------------

Loan Balance Questions

The principal balance includes the original amount you borrowed, plus any applicable loan fees, minus any principal payments.

Principal Balance: **\$56,701.32** This amount does not include accrued interest but may include interest that was capitalized (added to the principal balance) when the loan(s) entered repayment.

Unpaid Interest: **\$580.74** The amount of unpaid interest that is currently outstanding on your account.

Total Balance: **\$57,282.06** When you're ready to pay your loan(s) in full, just go to the [Loan Payoff](#) section to request your calculated payoff amount. You can then submit your payoff to us electronically.

Loan Details

Print All Loan Details

Loan Number	Date	Loan Type	Status	Principal Balance	Action
14	02/08/2018	Direct Student Plus Loan	Forbearance	\$8,401.15	
13	02/07/2018	Direct Unsub Stafford Loan	Forbearance	\$18,761.60	

Loan Details

12	10/31/2017	Direct Sub Stafford Loan	Forbearance	\$2,513.00
10	10/03/2016	Direct Sub Stafford Loan	Forbearance	\$5,500.00
11	10/03/2016	Direct Unsub Stafford Loan	Forbearance	\$2,146.85
8	08/31/2015	Direct Sub Stafford Loan	Forbearance	\$4,500.00

Direct Sub Stafford Loan - disbursed 08/31/15

Loan Status

- **Loan Status: FORBEARANCE**

Disbursement Information

- **Disbursement Date: 08/31/15**
- **Loan Program: DIRECT SUB STAFFORD LOAN**
- **Owner: U.S. DEPT OF ED**
- **Guarantor: FEDERAL**
- **School: DOWLING COLL**
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

05/15/2018

Interest Rate Information

- **Interest Rate:** 4.29%
- **Interest Rate Type:** FIXED RATE
- Subsidy:

For a subsidized loan, the U.S. Department of Education pays the interest that accrues during the following periods:

- While you are in school (up to 150% of the published program length)
- Your 6-month grace period after you leave school (only for certain loans depending on disbursement date)
- During deferment (postponement of payment).

NOTE : To avoid losing the interest subsidy benefit and being responsible for interest that accrues during these periods, you must complete your degree within 150% of the program length published by your school. For example, a 4-year bachelor degree program must be completed within 6 years.

SUBSIDIZED

Loan Balance

- **Original Balance:** \$4,500.00
- **Unpaid Interest:** \$38.07
- **Principal Balance:** \$4,500.00

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 119 Months
- **Expected Payoff Date:** 12/28/2028

Due Date Information

- **Next Due Date:** --
- **Days Delinquent:** 0

Deferment / Forbearance Information:

Type	Begin Date	End Date
Forbearance	12/02/18	01/30/19

Last Payment on this Loan:

Loan Details

No payments are on record for this loan.

Make a Payment on this Loan

9 08/31/2015 Direct Unsub Stafford Loan Forbearance \$2,257.48

Direct Unsub Stafford Loan - disbursed 08/31/15

Loan Status

• **Loan Status: FORBEARANCE**

Disbursement Information

- **Disbursement Date:** 08/31/15
- **Loan Program:** DIRECT UNSUB STAFFORD LOAN
- **Owner:** U.S. DEPT OF ED
- **Guarantor:** FEDERAL
- **School:** DOWLING COLL
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
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- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

05/15/2018

Interest Rate Information

- **Interest Rate:** 4.29%
- **Interest Rate Type:** FIXED RATE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$2,000.00
- **Unpaid Interest:** \$19.08
- **Principal Balance:** \$2,257.48

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 119 Months
- **Expected Payoff Date:** 12/28/2028

Due Date Information

- **Next Due Date:** 12/01/2018
- **Days Delinquent:** 0

Deferment / Forbearance Information:

Type	Begin Date	End Date
Forbearance	12/02/18	01/30/19

Last Payment on this Loan:

No payments are on record for this loan.

Make a Payment on this Loan

6 09/30/2014 Direct Sub Stafford Loan Forbearance \$4,500.00

Direct Sub Stafford Loan - disbursed 09/30/14**Loan Status**

- **Loan Status:** FORBEARANCE

Loan Details

Disbursement Information

- **Disbursement Date:** 09/30/14
- **Loan Program:** DIRECT SUB STAFFORD LOAN
- **Owner:** U.S. DEPT OF ED
- **Guarantor:** FEDERAL
- **School:** DOWLING COLL
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
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- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

05/15/2018

Interest Rate Information

- **Interest Rate:** 4.66%
- **Interest Rate Type:** FIXED RATE
- **Subsidy:**

For a subsidized loan, the U.S. Department of Education pays the interest that accrues during the following periods:

- While you are in school (up to 150% of the published program length)
- Your 6-month grace period after you leave school (only for certain loans depending on disbursement date)
- During deferment (postponement of payment).

NOTE : To avoid losing the interest subsidy benefit and being responsible for interest that accrues during these periods, you must complete your degree within 150% of the program length published by your school. For example, a 4-year bachelor degree program must be

completed within 6 years.

SUBSIDIZED

Loan Balance

- **Original Balance:** \$4,500.00
- **Unpaid Interest:** \$41.35
- **Principal Balance:** \$4,500.00

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 119 Months
- **Expected Payoff Date:** 12/28/2028

Due Date Information

- **Next Due Date:** --
- **Days Delinquent:** 0

Deferment / Forbearance Information:

Type	Begin Date	End Date
------	------------	----------

Forbearance	12/02/18	01/30/19
-------------	----------	----------

Last Payment on this Loan:

No payments are on record for this loan.

Make a Payment on this Loan

7 09/30/2014 Direct Unsub Stafford Loan Forbearance \$2,369.34

Direct Unsub Stafford Loan - disbursed 09/30/14

Loan Status

- **Loan Status:** FORBEARANCE

Disbursement Information

- **Disbursement Date:** 09/30/14
- **Loan Program:** DIRECT UNSUB STAFFORD LOAN
- **Owner:** U.S. DEPT OF ED
- **Guarantor:** FEDERAL
- **School:** DOWLING.COLL
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

05/15/2018

Interest Rate Information

- **Interest Rate:** 4.66%
- **Interest Rate Type:** FIXED RATE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$2,000.00
- **Unpaid Interest:** \$21.76
- **Principal Balance:** \$2,369.34

Payment Information

- **Monthly Payment:** --

Loan Details

- **Repayment Term:** 119 Months
- **Expected Payoff Date:** 12/28/2028

Due Date Information

- **Next Due Date:** --
- **Days Delinquent:** 0

Deferment / Forbearance Information:

Type	Begin Date	End Date
Forbearance	12/02/18	01/30/19

Last Payment on this Loan:

No payments are on record for this loan.

Make a Payment on this Loan

3 02/12/2014 Direct Sub Stafford Loan Forbearance \$1,245.73

Direct Sub Stafford Loan - disbursed 02/12/14

Loan Status

- **Loan Status:** FORBEARANCE

Disbursement Information

- **Disbursement Date:** 02/12/14
- **Loan Program:** DIRECT SUB STAFFORD LOAN
- **Owner:** U.S. DEPT OF ED
- **Guarantor:** FEDERAL
- **School:** DOWLING COLL.
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out-of-school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

05/15/2018

Interest Rate Information

- **Interest Rate:** 3.86%
- **Interest Rate Type:** FIXED RATE
- **Subsidy:**

For a subsidized loan, the U.S. Department of Education pays the interest that accrues during the following periods:

- While you are in school (up to 150% of the published program length)
- Your 6-month grace period after you leave school (only for certain loans depending on disbursement date)
- During deferment (postponement of payment).

NOTE : To avoid losing the interest subsidy benefit and being responsible for interest that accrues during these periods, you must complete your degree within 150% of the program length published by your school. For example, a 4-year bachelor degree program must be completed within 6 years.

SUBSIDIZED

Loan Balance

- **Original Balance:** \$1,222.00
- **Unpaid Interest:** \$9.47
- **Principal Balance:** \$1,245.73

Payment Information

- **Monthly Payment:** --

- **Repayment Term:** 119 Months
- **Expected Payoff Date:** 12/28/2028

Due Date Information

- **Next Due Date:** --
- **Days Delinquent:** 0

Deferment / Forbearance Information:

Type	Begin Date	End Date
Forbearance	12/02/18	01/30/19

Last Payment on this Loan:

No payments are on record for this loan.

Make a Payment on this Loan

4 02/12/2014 Direct Unsub Stafford Loan Forbearance \$591.65

Direct Unsub Stafford Loan - disbursed 02/12/14**Loan Status**

- **Loan Status:** FORBEARANCE

Disbursement Information

- **Disbursement Date:** 02/12/14
- **Loan Program:** DIRECT UNSUB STAFFORD LOAN
- **Owner:** U.S. DEPT OF ED
- **Guarantor:** FEDERAL
- **School:** DOWLING COLL
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

Loan Details

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

05/15/2018

Interest Rate Information

- **Interest Rate:** 3.86%
- **Interest Rate Type:** FIXED RATE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$500.00
- **Unpaid Interest:** \$4.48
- **Principal Balance:** \$591.65

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 119 Months
- **Expected Payoff Date:** 12/28/2028

Due Date Information

- **Next Due Date:** --
- **Days Delinquent:** 0

Deferment / Forbearance Information:

Type	Begin Date	End Date
------	------------	----------

Forbearance 12/02/18 01/30/19

Last Payment on this Loan:

No payments are on record for this loan.

Make a Payment on this Loan

5 02/12/2014 Direct Unsub Stafford Loan Forbearance \$1,183.50

Direct Unsub Stafford Loan - disbursed 02/12/14

Loan Status

• **Loan Status: FORBEARANCE**

Disbursement Information

- **Disbursement Date:** 02/12/14
- **Loan Program:** DIRECT UNSUB STAFFORD LOAN
- **Owner:** U.S. DEPT OF ED
- **Guarantor:** FEDERAL
- **School:** DOWLING COLL
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

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- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

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Please contact your school if you have questions about your Out of School Date.

05/15/2018

Interest Rate Information

- **Interest Rate:** 3.86%
- **Interest Rate Type:** FIXED RATE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$1,000.00
- **Unpaid Interest:** \$8.99
- **Principal Balance:** \$1,183.50

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 119 Months
- **Expected Payoff Date:** 12/28/2028

Due Date Information

- **Next Due Date:** --
- **Days Delinquent:** 0

Deferment / Forbearance Information:

Type	Begin Date	End Date
------	------------	----------

Forbearance	12/02/18	01/30/19
-------------	----------	----------

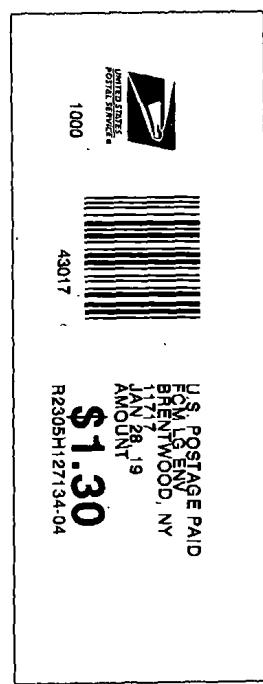
Last Payment on this Loan:

No payments are on record for this loan.

Make a Payment on this Loan

1	09/16/2013	Direct Sub Stafford Loan	Paid In Full	\$0.00
2	09/16/2013	Direct Unsub Stafford Loan	Forbearance	\$2,731.02

ANBIO MARTINEZ
334 BRENTWOOD PKWY.
Brentwood N.Y. 11717



POWER SOURCE CARE ADMINISTRATION
C/O BSC, P.O. Box 10342
DUBLIN, OHIO 43017-5542

CLAIM NO. 438

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Case No.
Dowling College 16-75545



IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DC00200846940 01000222



ANN MOGIL
195 OAKLAND AVE
MILLER PLACE NY 11764

FILED - 00438
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE
16-75545/HONORABLE JUDGE ROBERT E. GROSSMAN

Your Claim is Scheduled As Follows:



If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	<i>Ann Mogil</i> Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent?	<input type="checkbox"/> Where should notices to the creditor be sent? <i>Ann Mogil</i> Name <i>195 Oakland Ave</i> Number Street	<input type="checkbox"/> Where should payments to the creditor be sent? Name _____	
	Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	_____ _____ _____	
	City <i>Miller Place</i> State <i>NY</i> ZIP Code <i>11764</i>	City _____ State _____ ZIP Code _____	
	Contact phone <i>631-821-2415</i>	Contact phone _____	
	Contact email <i>Ann.mogil@gmail.com</i>	Contact email _____	
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____	
7. How much is the claim?	\$ <u>140,000</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <i>had 5 course left to graduate, School shut down w/ no notice.</i>	
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____	
	Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)	
	Value of property: \$ _____	
	Amount of the claim that is secured: \$ _____	
	Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)	
	Amount necessary to cure any default as of the date of the petition: \$ _____	
	Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____	
11. Is this claim subject to a right of setoff?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply: A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority. <i>Out of 110 Credits</i> <i>I had, the School</i> <i>I'm at now only took</i> <i>30 credits. I have</i> <i>to start all over</i>	
	Amount entitled to priority	
	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____	
	<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____	
	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____	
	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____	
	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____	
	<input checked="" type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(<u> </u>) that applies. \$ <u>35,000</u>	

*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.


Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

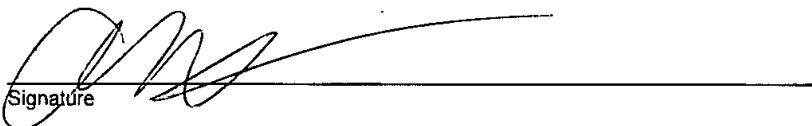
I am the creditor.
 I am the creditor's attorney or authorized agent.
 I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
 I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03.08.2017
MM / DD / YYYY


Signature

Print the name of the person who is completing and signing this claim:

Name Ann Elizabeth Mosil
First name Ann Middle name Elizabeth Last name Mosil

Title _____

Company _____

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address _____

Number 195 Street Oakland Ave

City Miller place

State NY

ZIP Code 11204

Contact phone 631-821-8415

Email ann.mosil@gmail.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS:
IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410**Instructions for Proof of Claim**

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§.152,.157, and 3571.

How to fill out this form

- Fill in all the information for the claim as of the Petition Date.**
- If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.**
- Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- Do not attach original documents because attachments may be destroyed after scanning.**
- If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

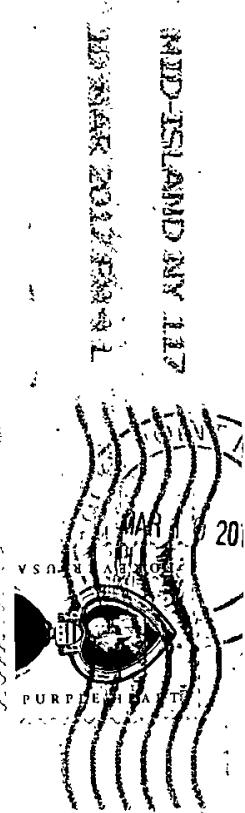
Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

MOGIL
1950 AK-2 and Ave
Miller Place NY 11764

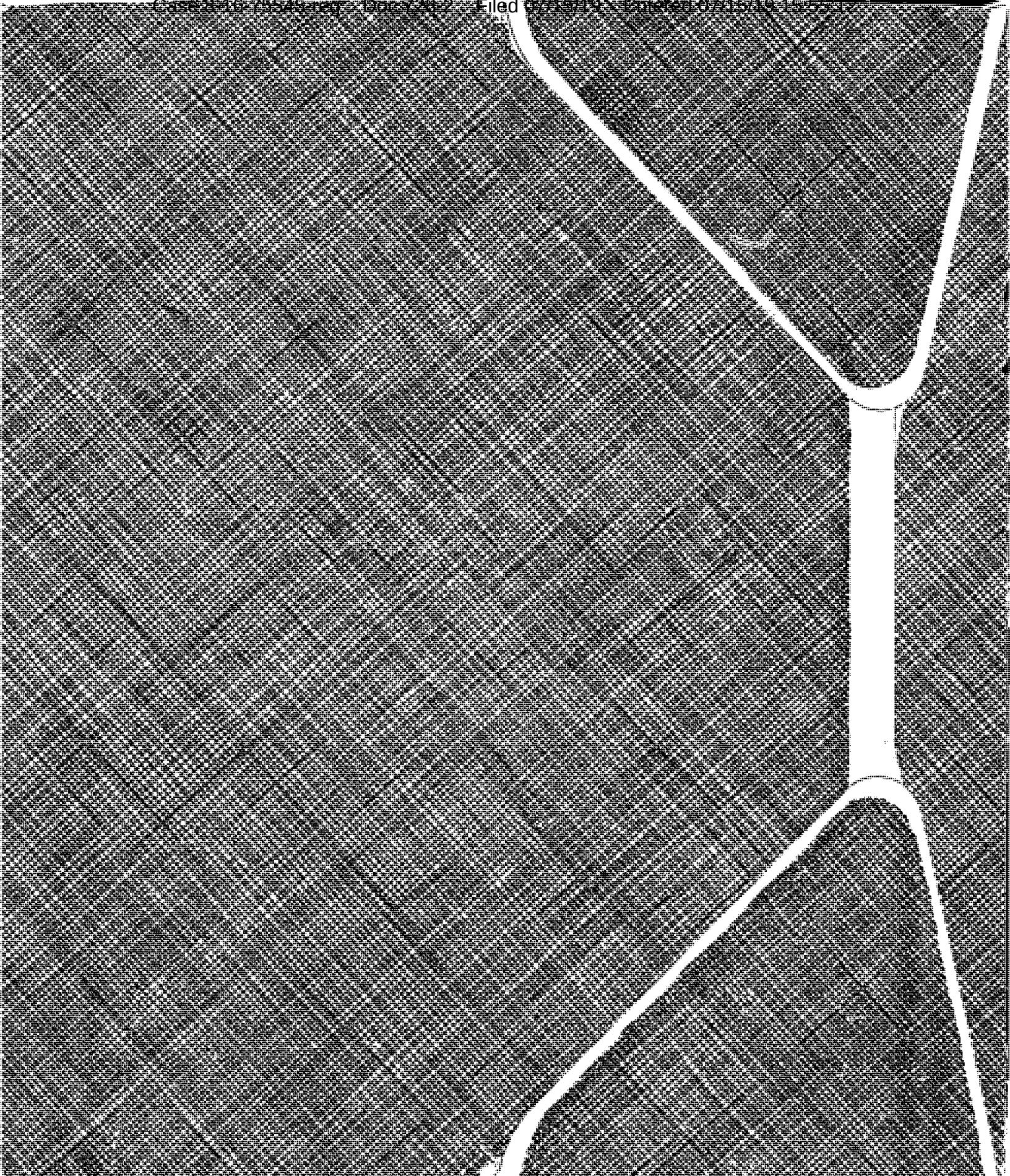


Dowling College Case Administration

C/10 GCG

P.O. Box 10342
Dublin, OH 43017-5542

43017-554242



CLAIM NO. 292

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Dowling College	Case No. 16-75545
------------------------------------	----------------------

* P - D C O - P O C / 1 *

IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

Your Claim is Scheduled As Follows:

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.

Proof of Claim

Official Form 410

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.")
Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?	ANNMARIE SKULA		
	Name of the current creditor (the person or entity to be paid for this claim)		
	Other names the creditor used with the debtor _____		
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____		
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)	
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	ANNMARIE SKULA		
	Name 11 BLUE RD	Name	
	Number ROCKY POINT, NY 11778	Number	Street
	City	State	ZIP Code
	(631) 603-4025		
	Contact phone _____		
	Contact email ASKULA20@GMAIL.COM		
4. Does this claim amend one already filed	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____		
	Filed on _____ MM/DD/YYYY		
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____		

* P - D C O - P O C / 2 *

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No	Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____
7. How much is the claim?	\$ 11,168.00	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. College I was enrolled at closed and went bankrupt	
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No Yes. The claim is secured by a lien on property.	<p>Nature of property: Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. Motor vehicle Other. Describe: _____</p> <p>Basis for perfection: Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded).</p> <p>Value of property: \$ _____</p> <p>Amount of the claim that is secured: \$ 0.00</p> <p>Amount of the claim that is unsecured: \$ 11,168.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)</p> <p>Amount necessary to cure any default as of the date of the petition: \$ _____</p> <p>Annual Interest Rate (when case was filed): _____ <input checked="" type="checkbox"/> Fixed Variable</p>
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No Yes. Identify the property: _____	
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No Yes. Check all that apply:	Amount entitled to priority
A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.		Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____
		Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____
		Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____
		Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____
		Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____
		Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____

* Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.

* P - D C O - P O C / 3 *

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/02/2017

MM / DD / YYYY

Jeffrey Skula

Signature

Print the name of the person who is completing and signing this claim:

Name	Jeffrey Skula		
	First name	Middle name	Last name
Title			
Company	1967		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	11 blue road		
	Number	Street	
	ROCKY POINT, NY 11778		
	City	State	ZIP Code
Contact phone	(631) 849-4307		Email jefkat@optonline.net

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

**THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)**

Official Form 41

Instructions for Proof of Claim

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

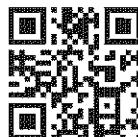
A person who files a fraudulent claim could be fined up to \$500,000 imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party** who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
- Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.



Understand the terms used in this form

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. § 101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Do not file these instructions with your form

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

Priority claim: A claim within a category of unsecured claims that is entitled to priority under 11 U.S.C. §507(a). These claims are paid from the available money or property in a bankruptcy case before other unsecured claims are paid. Common priority unsecured claims include alimony, child support, taxes, and certain unpaid wages.

Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

Redaction of information: *Masking, editing out, or deleting certain information to protect privacy. Filers must redact or leave out information entitled to privacy on the Proof of Claim form and any attached documents.*

Secured claim under 11 U.S.C. §506(a): A claim backed by a lien on particular property of the debtor. A claim is secured to the extent that a creditor has the right to be paid from the property before other creditors are paid. The amount of a secured claim usually cannot be more than the value of the particular property on which the creditor has a lien. Any amount owed to a creditor that is more than the value of the property normally may be an unsecured claim. But exceptions exist; for example, see 11 U.S.C. § 1322(b) and the final sentence of 1325(a).

Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display the first page of your proof of claim form on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim form will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

CLAIM NO. 212

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NEW YORK

Name of Debtor: Case No.
Dowling College 16-75545



IF YOU HAVE SUBMITTED THIS PROOF OF CLAIM FORM ELECTRONICALLY, YOU DO NOT NEED TO SUBMIT THIS FORM. PLEASE RETAIN A COPY FOR YOUR RECORDS.

DCO0200848492 01000237



ANTHONY FOLI
170 MECO RD
EASTON PA 18040



FILED - 00212
EASTERN DISTRICT OF NEW YORK
DOWLING COLLEGE

16-75545/HONORABLE JUDGE ROBERT E. CROSSMAN

Proof of Claim

Official Form 410*

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

This chapter 11 case was commenced in the United States Bankruptcy Court for the Eastern District of NY, on November 29, 2016 (the "Petition Date.") Fill in all the information for the claim as of the Petition Date.

Part 1: Identify the Claim

1. Who is the current creditor?

Anthony Foli

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor _____

2. Has this claim been acquired from someone else?

No

Yes. From whom? _____

3. Where should notices and payments to the creditor be sent?

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Where should notices to the creditor be sent?

Anthony Foli

Where should payments to the creditor be sent? (if different)

Anthony Foli

Name

170 Meco Rd

Number Street

Number Street

Easton PA

City State

18040

ZIP Code

Number Street

ZIP Code

908 763-5398

Contact phone _____

Number Street

ZIP Code

Folicat@RCN.com

Contact email _____

Contact email _____

4. Does this claim amend one already filed?

No

Yes. Claim number on court claims registry (if known) _____

Filed on 02 10 2017

MM/DD/YYYY

5. Do you know if anyone else has filed a proof of claim for this claim? No

Yes. Who made the earlier filing? _____

Your Claim is Scheduled As Follows:

If an amount is identified above, you have a claim scheduled by the Debtor. (This scheduled amount of your claim may be an amendment to a previously scheduled amount.) If you agree with the amount and priority of your claim as scheduled by the Debtor and you have no other claim against the Debtor, you do not need to file this proof of claim form, EXCEPT AS FOLLOWS: If the amount shown is listed as any of DISPUTED, UNLIQUIDATED, or CONTINGENT, a proof of claim MUST be filed in order to receive any distribution in respect of your claim. If you have already filed a proof of claim in accordance with the attached instructions, you need not file again.


Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____							
7. How much is the claim?	\$ <u>7,181</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).						
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information. <i>Credits Not accepted - moving + Travel expenses - expenses</i>							
9. Is all or part of the claim secured?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____							
	Basis for perfection: _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)							
	Value of property: \$ _____							
	Amount of the claim that is secured: \$ _____							
	Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)							
	Amount necessary to cure any default as of the date of the petition: \$ _____							
	Annual Interest Rate (when case was filed) _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable							
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____							
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____							
12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Check all that apply: Amount entitled to priority							
<p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p> <table border="0"> <tr> <td><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____</td> </tr> <tr> <td><input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____</td> </tr> <tr> <td><input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____</td> </tr> <tr> <td><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____</td> </tr> <tr> <td><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____</td> </tr> <tr> <td><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies. \$ _____</td> </tr> </table>			<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____	<input type="checkbox"/> Up to \$2,850* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies. \$ _____
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____								
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<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,850*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____								
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____								
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____								
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies. \$ _____								

*Amounts are subject to adjustment on 4/01/19 and every 3 years after that for cases begun on or after the date of adjustment.


Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

I am the creditor.

I am the creditor's attorney or authorized agent.

I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/10/2017
MM / DD / YYYY

Signature

Print the name of the person who is completing and signing this claim:

Name

Anthony Michael

First name

Middle name

Foli

Last name

Title

Company

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

170 Meco Rd

Number

Street

Easton

City

PA

State

18040

ZIP Code

Contact phone

9087435398

Email

Folicat@RCN.com

IF SUBMITTING A HARD COPY OF A PROOF OF CLAIM FORM, PLEASE SEND YOUR ORIGINAL, COMPLETED CLAIM FORM AS FOLLOWS: IF BY MAIL: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, P.O. BOX 10342, DUBLIN, OHIO 43017-5542. IF BY HAND OR OVERNIGHT COURIER: DOWLING COLLEGE CASE ADMINISTRATION, C/O GCG, 5151 BLAZER PARKWAY, SUITE A, DUBLIN, OH 43017. ANY PROOF OF CLAIM SUBMITTED BY FACSIMILE OR EMAIL WILL NOT BE ACCEPTED.

IF YOU ARE SUBMITTING YOUR PROOF OF CLAIM ELECTRONICALLY, YOU WILL RECEIVE AN EMAIL CONFIRMATION OF YOUR CLAIM SUBMISSION. YOU WILL ALSO BE PROVIDED WITH AN ELECTRONICALLY DATE STAMPED PDF OF YOUR CLAIM. YOU MAY PRINT AND RETAIN A COPY OF THIS DOCUMENT FOR YOUR RECORDS.

THE GENERAL BAR DATE IN THESE CHAPTER 11 CASES IS MARCH 10, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)
THE GOVERNMENTAL BAR DATE IS MAY 30, 2017 AT 5:00 P.M. (PREVAILING EASTERN TIME)

Official Form 410**Instructions for Proof of Claim**

United States Bankruptcy Court

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the Debtor, exceptions to these general rules may apply. The attorneys for the Debtors and their court-appointed claims agent, Garden City Group, LLC ("GCG"), are not authorized and are not providing you with any legal advice.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157 and 3571.

How to fill out this form

- **Fill in all the information for the claim as of the Petition Date.**
- **If the claim has been acquired from someone else, then state the identity of the last party who owned the claim or was the holder of the claim and who transferred it to you before the initial claim was filed.**
- **Attach any supporting documents to this form.**
Attach redacted copies of any documents that show that the debt exists, a lien secures the debt, or both. (See the definition of *Redaction* of information in the section below.)
Also attach redacted copies of any documents that show perfection of any security interest or any assignments or transfers of the debt. In addition to the documents, a summary may be added. Federal Rule of Bankruptcy Procedure (called "Bankruptcy Rule") 3001(c) and (d).
- **Do not attach original documents because attachments may be destroyed after scanning.**
- **If the claim is based on delivering health care goods or services, do not disclose confidential health care information. Leave out or redact confidential information both in the claim and in the attached documents.**
- **A Proof of Claim form and any attached documents must show only the last 4 digits of any social security number, individual's tax identification number, or financial account number, and only the year of any person's date of birth.** See Bankruptcy Rule 9037.
- **For a minor child, fill in only the child's initials and the full name and address of the child's parent or guardian.** For example, write A.B., a minor child (John Doe, parent, 123 Main St., City, State). See Bankruptcy Rule 9037.

Confirmation that the claim has been filed

To receive confirmation that the claim has been filed, enclose a stamped self-addressed envelope and a copy of this form. You will also receive an acknowledgment letter from GCG after your proof of claim form has been processed. You will also be able to view the details of your claim and the first page of your *Proof of Claim* form on the claims register hosted on the case administration website, www.gardencitygroup.com/cases/dco.

**Understand the terms used in this form**

Administrative expense: Generally, an expense that arises after a bankruptcy case is filed in connection with operating, liquidating, or distributing the bankruptcy estate. 11 U.S.C. § 503.

Claim: A creditor's right to receive payment for a debt that the debtor owed on the date the debtor filed for bankruptcy. 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Creditor: A person, corporation, or other entity to whom a debtor owes a debt that was incurred on or before the date the debtor filed for bankruptcy. 11 U.S.C. §101 (10).

Debtor: A person, corporation, or other entity who is in bankruptcy. Use the debtor's name and case number as shown in the bankruptcy notice you received. 11 U.S.C. § 101 (13).

Evidence of perfection: Evidence of perfection of a security interest may include documents showing that a security interest has been filed or recorded, such as a mortgage, lien, certificate of title, or financing statement.

Information that is entitled to privacy: A *Proof of Claim* form and any attached documents must show only the last 4 digits of any social security number, an individual's tax identification number, or a financial account number, only the initials of a minor's name, and only the year of any person's date of birth. If a claim is based on delivering health care goods or services, limit the disclosure of the goods or services to avoid embarrassment or disclosure of confidential health care information. You may later be required to give more information if the trustee or someone else in interest objects to the claim.

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Proof of claim: A form used by the creditor to indicate the amount of the debt owed by the Debtor on the date of the bankruptcy filing. The creditor must file the form with GCG as described in the instructions above and in the Bar Date Notice.

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Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment may be a lien.

Setoff: Occurs when a creditor pays itself with money belonging to the debtor that it is holding, or by canceling a debt it owes to the debtor.

Uniform claim identifier: An optional 24-character identifier that some creditors use to facilitate electronic payment.

Unsecured claim: A claim that does not meet the requirements of a secured claim. A claim may be unsecured in part to the extent that the amount of the claim is more than the value of the property on which a creditor has a lien.

Display of Proof of Claim on Case Administration Website: As the official claims agent, and in accordance with Federal Bankruptcy Rule 9037(g), GCG will display one or more pages of your proof of claim on the case administration website. Please be aware that any personal information not otherwise redacted on your proof of claim will be displayed over the Internet.

Offers to purchase a claim

Certain entities purchase claims for an amount that is less than the face value of the claims. These entities may contact creditors offering to purchase their claims. Some written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court, the bankruptcy trustee, or the debtor. A creditor has no obligation to sell its claim. However, if a creditor decides to sell its claim, any transfer of that claim is subject to Bankruptcy Rule 3001(e), any provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.) that apply, and any orders of the bankruptcy court that apply.

Do not file these instructions with your form.

To whom it may concern,

2/10/17

Dowling College gave me ONE month to find another college that would accept my credits, because I had 62 credits there were almost none that would accept me with that many forcing me to take the only college that accepted most my credits in Ohio 8 hours away. I lost a class and an Internship (proof attached) I had completed. I have several Travel expenses I attached all receipts. I had to drain my bank account to finish pilot ratings at another Airport, Dowling was supposed to release financial aid so I could finish. They knew they were going under and should of gave us Full time student more time to plan and they just kept stinging us along saying everything was fine. Cost me over \$7000 dollar in unnecessary expenses.

Thank you,

Anthony Foli

Intern Not
Accepted at
BGSU College -
have to PAY
\$3,000 to have
it transferred and
Accepted at
BGSU.

Was accepted
at Dowling but
since College
shut down lost
it.



Lehigh Valley International Airport Queen City Airport Braden Airpark

3311 Airport Road, Allentown, PA 18109 610.266.6001 Fax. 610.264.0115 www.flyvia.com

THREE-YEAR CONTRACT

LNAA is pleased to award the three-year lease "LVX-1A" on June 1, 2016. The lease term is three years, commencing June 1, 2016, and ending May 31, 2019. The lease is for the use of the three-building complex located at 170 Meco Road, Allentown, Pennsylvania 18109, which is owned by the Lehigh-Northampton Airport Authority (LNAA). The lease is for the use of the three buildings located at 170 Meco Road, Allentown, Pennsylvania 18109, which is owned by the Lehigh-Northampton Airport Authority (LNAA).

April 19, 2016

Anthony Foli will be our new director of properties and development. He is located at 170 Meco Road, Allentown, Pennsylvania 18109, and can be reached at 610.266.6001. His email is afoli@lnaa.org. He is a highly experienced professional with over 15 years of experience in the real estate industry.

Dear Anthony:

We are pleased to offer you employment with the Lehigh-Northampton Airport Authority (LNAA) contingent upon you successfully passing a drug screening test and satisfactory criminal and background check. Your expected start date would be June 1, 2016.

Additional details of your job offer are noted below.

JOB ROLE

Your title will be Properties Intern. This is a part-time temporary, non-exempt, non-union, hourly position. Your responsibilities will include:

- Process internal and external requests related to maintaining and administering the Authority's portfolio of properties.
- Assist with providing "quotes" regarding Authority property and attend meetings with prospective tenants.
- Help to prepare, analyze and administer Authority leases, contracts and agreements.
- Provide support in maintaining records of leasing and contract activity.
- Observe negotiations for leasing of airport property.
- Help calculate rental rates, fees and adjustments.
- Draft correspondence related to administering Authority leases, for the collection of delinquent tenant accounts, or as otherwise required.
- Any additional duties assigned by manager.

You will report directly to Matthew McConnell, Manager of Properties and Development.

SALARY: Will be paid in bi-weekly installments at the rate of \$7.25/hour along with taxes and other withholdings as required by law and the policies of LNAA.

COMPANY RULES & STANDARDS

As an LNAA employee, you will be expected to abide by the company's rules and standards. Details on the LNAA's policies are contained in the Employee Manual that will be provided to you once your employment begins.

Drone class not accepted at New College lost \$12,673 for class

Now attending Bowling Green University, Ohio

Bowling College

*****Unofficial
Transcript*****

COURSES IN PROGRESS -Top-

Term: Winter/Spring 2016

College: Aviation

Major: Aviation Management

Subject	Course	Campus	Level	Title	Credit Hours
ACC	2002N	Oakdale	01	Int to Financial Accounting II	3.000
AER	1010N	Brookhaven	01	Introduction to Drones	3.000
AER	3106N	Brookhaven	01	Concepts of Intl Air Transport	3.000
MTH	1006A	Oakdale	01	Statistics	3.000
PHL	1003C	Oakdale	01	Self and World	3.000

*****Unofficial
Transcript*****

RELEASE: 8.4.1

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Final Grades

900605591 Anthony Foli
 Winter/Spring 2016
 May 24, 2016 12:26 pm

Student Information

Current Program

Bachelor of Science

Level: Undergraduate

Program: BS Aviation Management

Admit Term: Fall 2014

Admit Type: Freshman

Catalog Term: Fall 2014

College: Aviation

Campus: Oakdale

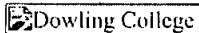
Major: Aviation Management

Minor: Professional Pilot

Academic Standing:

Undergraduate Course work

CRN	Subject	Course Section	Course Title	Campus	Final Grade	Attempted		GPA	Quality Points
						Hours	Earned		
20224 ACC	2002N	0	Int to Financial Accounting II	Oakdale	B+	3.000	3.000	3.000	9.990
24943 AER	1010N	0	Introduction to Drones	Brookhaven A-		3.000	3.000	3.000	11.010
20925 AER	3106N	0	Concepts of Intl Air Transport	Brookhaven A-		3.000	3.000	3.000	11.010



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About Us | Admissions | Academics | Student Life | Student Resources | Athletics | Dowling Institute

Home > Admissions > Tuition & Fees

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Tweet

G+ 0

+

Tuition Rates 2013-2014

Tuition Rates

Please note: The following Tuition and Fee Policy pertains to the 2013–2014 academic year. Charges billed by Dowling are outlined below. Students and parents, however, should be prepared to pay for expenditures associated with books, travel, and personal items. Additional fees and charges for specific courses, as detailed in the class schedule, also may be assessed.

Housing Fees

Dowling College reserves the right to change all tuition and fee rates and policies without prior notice. Please contact Student Financial Services for confirmation of the most current tuition and fee schedule."

Flight Fees

General Fees

Estimated Annual Expenses

Undergraduate, per semester, 12-17 credits	\$13,295
Undergraduate, each credit hour	\$891
High School Transition, per credit	\$219
GED, per credit	\$219
ESL, per credit	\$164
Early College, per credit	\$109
Post-Baccalaureate Certificate, each credit hour	\$1029
Graduate, each credit hour	\$1029
Online BBA, each credit hour	\$836
Distance Masters programs, each credit hour	\$836
Post-MBA Advanced Certificate, each credit hour	\$1029
Accelerated M.B.A., 12-month Saturday Cohort	\$39,000
Tuition, Doctoral Program	\$52,000

lost 3 credit

class

\$ 2,473

Campus Locations

1.800.369.5464 | © 2017 Dowling College. All Rights Reserved.

Rudolph-Oakdale Campus
150 Idle Hour Boulevard
Oakdale, NY 11769
1-800-DOWLING (1-800-369-5464)

Brookhaven Campus
1300 William Floyd Parkway
Shirley, NY 11967
1-800-DOWLING (1-800-369-5464)

Campus Maps and Directions

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You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input checked="" type="checkbox"/>

Activity summary

Ending balance on 8/31

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

ANTHONY M FOLI

Pennsylvania account terms and conditions apply

For Direct Deposit use

Post Direct Deposit
Routing Number

Account number: [REDACTED] ■ August 1, 2016 - August 31, 2016 ■ Page 2 of 4

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/3		Purchase authorized on 08/02 Ace Pilot Training Allentown PA S306216029416629 Card 9365		220.00	161.56
8/5		[REDACTED]			
8/9		Purchase authorized on 08/08 Ace Pilot Training Allentown PA S466221732522339 Card 9365		409.40	50.85
8/10		[REDACTED]			
8/11		Purchase authorized on 08/10 Ace Pilot Training Allentown PA S466224002055939 Card 9365		241.15	59.70

Dawling Closed down ran out of financial Aid \$ had to drain my bank account to finish my CFI or had to start all over at New College because they would not except rating through another College unless I had the rating already. Cost me more \$ because they had to reevaluate me. Drained Bank Account. Because Dawling Closed and couldnt release the rest of the Aid to finish my rating.



HAMPTON INN - BOWLING GREEN
 142 CAMPBELL HILL RD
 BOWLING GREEN, OH 43402
 United States of America
 TELEPHONE 419-353-3464 • FAX 419-352-7327
 Reservations
www.hamptoninn.com or 1 800 HAMPTON

Foli, Thomas
 170 MECO RD
 EASTON PA 18040
 UNITED STATES OF AMERICA

Room No: 226/SXQL
 Arrival Date: 8/17/2016 7:23:00 PM
 Departure Date: 8/18/2016 9:17:00 AM
 Adult/Child: 3/0
 Cashier ID: CHARLOTTE16
 Room Rate: 89.00
 AL:
 HH #
 VAT #
 Folio No/Che 298176 A

Confirmation Number: 83966353

HAMPTON INN - BOWLING GREEN 8/18/2016 9:16:00 AM

DATE	REF NO	DESCRIPTION	CHARGES
8/17/2016	819078	GUEST ROOM	\$89.00
8/17/2016	819078	STATE TAX	\$6.01
8/17/2016	819078	CITY TAX	\$2.67
8/18/2016	819198	VS *5725	(\$97.68)
		BALANCE	\$0.00

EXPENSE REPORT SUMMARY

	8/17/2016	STAY TOTAL
ROOM AND TAX	\$97.68	\$97.68
DAILY TOTAL	\$97.68	\$97.68

PLEASE, DO NOT USE FOR SMOKING FEE MESSAGING. IT IS TOO LATE TO MESSAGE TO GUEST AT TIME OF CHECK-OUT

CREDIT CARD DETAIL

APPR CODE	87988C	MERCHANT ID	434292938884
CARD NUMBER	VS *5725	EXP DATE	10/17
TRANSACTION ID	819198	TRANS TYPE	Sale

Travel
 Expenses

Webmail**folicat@rcn.com****BGSU Application Fee**

From : BGSU Office of Admissions <choosebgsu@bgsu.edu> **Thu, Sep 01, 2016 11:28 AM**
Subject : BGSU Application Fee
To : folicat@rcn.com

B O W L I N G G R E E N S T A T E U N I V E R S I T Y



Our records indicate your student selected the pay later option upon submitting their application for admission to BGSU. An email was also sent to your student instructing them to follow the directions below to pay the \$45 application fee to prevent it from being charged to their Bursar account.

Log on to <http://choose.bgsu.edu/submit> to complete the payment step of the application with a credit card or electronic check. Remember to use the username and password created when applying to BGSU.

If you would like to submit the application fee by check or money order, please make it payable to Bowling Green State University. The name of the applicant and BGSU ID number should be written on the check or money order.

Payments may be mailed to:

Bowling Green State University
Office of Admissions
Attn: Application Fee
110 McFall Center
Bowling Green, OH 43403

Thank you for your attention to this matter. Please feel free to contact our

office toll free at 1-866-246-6732 if you have any questions or need assistance.



Office of Admissions

Bowling Green State University | 110 McFall Center
Toll-Free: 1-866-246-6732 | 419-372-2478

Premier Rewards Gold Card

Billing Date 08/02/18

Account Ending **0000**

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Payments and Credits

Summary

	Pay in Full	Pay Over Time	Total
Payments	\$111.18	\$111.18	\$111.18
Credits	\$100.00	\$100.00	\$100.00
Total Payments and Credits	\$51.18	\$11.18	\$62.36

Detail Show more recent date

Payments	Amount
07/13/18 ONLINE PAYMENT FLAT RATE PAYMENT	\$64.85

New Charges

Summary

	Pay in Full	Pay Over Time	Total
Total New Charges	\$220.00	\$110.00	\$330.00

Detail Show more recent date

	Amount
07/13/18 EASTON, PA 610-394-5555	\$110.00
07/13/18 EASTON, PA 610-394-5555	\$127.51
07/13/18 EASTON, PA 610-394-5555	\$120.00
07/13/18 EASTON, PA 610-394-5555	\$120.00
07/13/18 ALBANY, NY 814-342-3190	\$120.00
07/13/18 CLEARFIELD, PA 814-342-3190	\$120.00
07/13/18 AUTOMATED FUEL PUMP	\$120.00